

3rd Edition

Living and Working in Switzerland

A SURVIVAL HANDBOOK



David Hampshire

**LIVING AND WORKING
IN
SWITZERLAND**

A SURVIVAL HANDBOOK

by

David Hampshire



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IMPORTANT NOTE

Switzerland is a diverse country with many faces. It has four national languages, both federal and cantonal laws, a variety of religions and customs, and continuously changing rules and regulations — particularly with regard to foreigners.

I can't recommend too strongly that you always check with an official and reliable source (not always the same) before making any major decisions or undertaking an irreversible course of action. However, don't believe everything you're told or read (even, dare I say it, herein). A comprehensive list of useful addresses and a bibliography have been included in Appendices A and B (respectively) to help you obtain and verify information. Throughout this book I have emphasised, in bold print, important points which it would be costly, or even dangerous, to disregard. Ignore them at your peril or cost.

Unless specifically stated, the reference to any company, organisation or product in this book doesn't constitute an endorsement or recommendation. Any reference to any place or person (living or dead) is purely coincidental. There's no Swiss town named Zurich.

AUTHOR'S NOTES

- Spelling is (or should be) English and not American. Names of Swiss towns and foreign words are generally shown in their English spelling, e.g. Berne (*Bern*), Geneva (*Genf, Genève*), Lucerne (*Luzern*) and Zurich (*Zürich*).
- **Prices quoted should be taken as estimates only**, although they were mostly correct when going to print (and fortunately don't usually change overnight in Switzerland).
- A list of the French and German words and phrases used in the book (shown in brackets in *italics*) is included in Appendix F. Look up the English word or phrase to find the French or German translation.
- His/he/him also means her/she/her (no offence ladies). This is done simply to make life easier for both the reader and (in particular) the author and **isn't** intended to be sexist.
- Warnings and important points are shown in **bold** type.
- Note that some Swiss telephone numbers are being changed (they have been updated where known).
- For those unfamiliar with the metric system of weights and measures, conversion tables are included in Appendix E.
- The quotes without an acknowledgement at the end of some chapters are from *The Alps, Switzerland, Savoy And Lombardy* by the Rev. Charles Williams, published in 1854 by John Cassell (unfortunately long out of print).



INTRODUCTION

Whether you're already living or working in Switzerland or only thinking about it — this is **THE BOOK** you've been looking for. Forget about all those glossy guide books, excellent though they are for tourists. This amazing book was written especially with you in mind and is worth its weight in Swiss cheese (and not **just** the holes).

In sharp contrast to the abundant output of information by the Swiss National Tourist Office (SNTTO), information for foreigners *Living and Working in Switzerland* is often hard to come by — particularly in the English language. My aim in writing this book was to help redress the balance and try to fill the void (chasm?) which exists between the paucity of information available and the knowledge necessary for a reasonably trouble-free life.

You may have visited Switzerland as a tourist, but living and working there is a different matter altogether. Moving to a new job and making a home in any foreign country is a traumatic and stressful experience and Switzerland is no exception. You need to discover the Swiss way of doing things (for example, finding an apartment, paying bills and obtaining insurance) and to adapt to your new surroundings. For most foreigners in Switzerland, finding out how to overcome the everyday obstacles of Swiss life is often a case of pot luck. However, with a copy of *Living and Working in Switzerland* on hand, you'll have a wealth of information at your fingertips. Information derived from a variety of sources, both official and unofficial, not least the hard won personal experiences of the author, his friends, colleagues and acquaintances. This book isn't simply a monologue of dry facts and figures, but an entertaining, practical and occasionally humorous look at life in Switzerland. However, don't be misled by the subtle and sophisticated witticisms — this is serious stuff!

Living and Working in Switzerland is a comprehensive handbook on a wide range of everyday subjects and represents the most up-to-date source of general information available to foreigners in Switzerland — in any language. Of course it doesn't contain all the answers (most of us don't even know the right questions), but it will help you make informed decisions instead of costly mistakes, make calculated judgements rather than uneducated guesses, and most importantly, **help you save money**.

A period spent in Switzerland is a wonderful way to enrich your life, broaden your horizons and hopefully please your bank manager. I trust this book will deliver you from many of the mistakes we made and help smooth your way to a happy and rewarding life in your new home in Switzerland.

Viel Gluck/Bonne Chance!

WARNING: If you lend this book to your friends or colleagues you're likely to get it back dog-eared and grubby — that's if you get it back at all! Tell your friends to buy their own copy so that I may get rich and retire to the Bahamas (an order form is provided at the back of the book).

David Hampshire
September 1991



1.

FINDING A JOB

Finding work in Switzerland isn't as difficult as you may think or official Swiss policy may lead you to believe. Although Switzerland is noted for its restrictive immigration policy and draconian permit quota system, Swiss companies, foreign corporations and international organisations are constantly searching for staff at all levels. Foreigners are to be found in almost every walk of life and many companies have a sizeable foreign labour force; a total of over 950,000 people or around 25% of the Swiss work force are foreigners.

Most positions held by foreigners fall into two main categories; seasonal jobs (for a maximum of nine months a year) and permanent staff positions. Seasonal jobs include hotel and catering staff, building and construction workers, factory hands, farm workers and most jobs associated with the tourist industry. Many staff hired as seasonal workers are required year-round, but employers are often unable to obtain annual permits and must therefore hire a succession of seasonal workers. Seasonal jobs are available throughout Switzerland and aren't usually difficult to find.

For permanent staff positions, a foreigner requires an annual residence permit. These jobs are generally in skilled trades and professions, for example, the computer and electronics industries, in which there's a dearth of qualified and trained employees. Although permanent positions are readily available, companies are often unable to employ foreigners due to their limited permit quotas. Residence permits are also required by trainees and au pairs, for which there are no quota restrictions, although permits are generally limited to one year only.

The employment of foreigners, albeit an economic necessity, is something of a political hot-potato. The Swiss generally live and work harmoniously with their foreign guests, however, there's a vociferous minority who would like to see the number of foreign workers drastically reduced. During the last 25 years they have gained sufficient support to stage no less than six national referendums (the last in December 1988) in an attempt to reduce the resident foreign population. All have been defeated, but have served to strain relations between the Swiss and resident foreigners. In an effort to redress the balance, a 'togetherness initiative' (*Mitenand Initiative, être solidaire*) was formulated by a Swiss group wishing to abolish the category of seasonal worker and give all foreigners the same rights as Swiss citizens. This proposal was, however, also rejected by a clear majority in a referendum.

Switzerland has a resident population of around 1.1 million foreigners — or some 16.5% of the population. This figure doesn't include foreigners employed by international organisations, foreign embassies and consulates (and their families), or seasonal workers and refugees, which together total around 200,000 people. In recent years there's been a huge influx of refugees, which has forced the government to tighten its restrictions on the granting of refugee status. In addition over 140,000 foreigners cross the borders each day to work in Switzerland. Incidentally, Switzerland also exports workers and around 450,000 Swiss live and work abroad.

As with most controversial subjects, there are two sides to the argument. Those against immigration are concerned with the environmental effects (more housing, schools, hospitals, factories, offices, roads and traffic, with all the attendant pollution and environmental damage), social problems (health, housing shortages and higher rents, unemployment and crime) and the long-term effects on the Swiss cultural identity (language, religion and customs). Even without more immigrants, Switzerland has a considerable lack of accommodation, particularly in the major cities, where most people can't afford the high rents demanded. In addition, Swiss unions and many Swiss workers are concerned that any increase in 'cheap' foreign

labour will erode their strong bargaining position. Another argument against immigration is Switzerland's already high population density, which at an average of around 162 inhabitants per square kilometre, is one of the highest in the western world.

Those who would like to increase immigration often cite Switzerland's chronic lack of manpower and qualified staff, which has a debilitating effect on the ability of Swiss industry to compete internationally. Government surveys have discovered that many companies are unable to recruit sufficiently qualified staff (either Swiss or foreigners) and the position is deteriorating in some industries. Both cantonal and federal governments are under constant pressure from industry and chambers of commerce to increase the permit quotas. Students at the Federal Institutes of Technology in Lausanne and Zurich often have many offers of employment from Swiss companies before they even complete their first year's study. A computer specialist or engineer who places a 'job wanted' advertisement in a national newspaper may be swamped with job offers. Some companies are even willing to pay a headhunter a fee amounting to a full year's salary, in order to recruit a suitably qualified manager or executive. Many 'recruitment consultants' openly canvass key employees with new job opportunities. The staff shortage is particularly acute for government departments, such as the SBB (Swiss federal railways) and PTT (post office), who generally find it difficult to compete with the high salaries offered in the private sector.

The number of foreign workers in Switzerland first became a major political issue during the 1960s, at which time both Government and industry stressed that foreign workers were essential to the continuing prosperity of Switzerland. Switzerland's current economic success remains dependent upon the influx of foreign labour, particularly computer specialists, engineers and technicians. Any reduction in the foreign work force would have catastrophic consequences for all fields of industry and would badly affect services, particularly in hospitals, hotels and restaurants. The tourist industry in particular couldn't survive without its foreign seasonal workers, who although they may be well paid by their own country's standards, are poorly paid by Swiss standards. There are labour shortages in medicine, hotels and restaurants, engineering, banking, the computer industry and many other fields. The output from Swiss universities and technical institutes in many fields has long been inadequate to meet the ever growing demands of industry — and the gap is widening.

The main problem — one that most countries would welcome — is that Swiss industry is simply 'too successful' for a small country with limited manpower resources. The Swiss birth-rate is insufficient to maintain even the current population level and the working (Swiss) population is declining. The situation is aggravated by an economic growth rate that has outstripped the supply of labour for many years. Switzerland has the lowest unemployment rate in the world and job vacancies, which reached an all-time high in 1988, are above the official number of unemployed in many areas. Although successful in attracting foreign companies to invest or relocate to Switzerland, the lack of qualified personnel (and subsequent high labour costs) has forced some Swiss companies to move their research and development and manufacturing abroad. Many Swiss companies are, in any case, expanding abroad (e.g. through acquisitions), particularly within European Community countries, in preparation for the open market planned for 1992 (see below).

The traditional Swiss economic strengths are the technical innovation, high quality and reliability of their products. Whereas these remain major selling points, high labour costs and the strong Swiss franc increase the price of goods, making them less

competitive. The situation is exacerbated by the lack of qualified staff, which forces up salaries, already among the highest in the world. The Swiss can only stay ahead of their competitors by developing significantly better products, for which they must have the technical expertise and know-how currently in such short supply.

The choice facing the Swiss people is a difficult one: do they allow in more foreigners with all the attendant problems, or should they freeze (or reduce) the resident foreign population, thus risking a decline in their economic prosperity?

Switzerland and the EC

The greatest challenge facing Switzerland in the 1990s is how to react to the economic and political integration of Europe, in particular to the establishment of the open European Community (EC) planned for 1992. The Swiss government is closely following developments in the EC regarding plans to create a free trade market, allowing freedom of movement of goods, services, labour and capital between member states. This should eventually result in a common passport and the removal of all customs and immigration controls among member countries. The European Free Trade Association (EFTA), of which Switzerland is a member, has long been involved in negotiations over the creation of a joint European Economic Area (EEA), which would maintain EFTA's favourable trading terms with the EC. The six EFTA countries (Austria, Finland, Iceland, Norway, Sweden and Switzerland) are far more important trading partners to the EC than both North America and Japan combined. Switzerland alone is the EC's second most important export market after the USA and its third largest supplier after the USA and Japan; the EC accounts for around 58% of Swiss exports and 72% of imports.

For many years Switzerland has had the best of both worlds; a preferential trading agreement and free access to EC markets, with none of the disadvantages (costs, controls, CAP, chaos, etc.) associated with membership of the EC. If Switzerland were to lose its special trading relationship, it might be forced to apply for full membership — an unlikely prospect perhaps, but one the Swiss government hasn't ruled out. Two EFTA members (Austria and Sweden) have already applied for full membership of the EC and an initiative was launched in Switzerland in 1990 to hold a referendum calling for negotiations on EC membership. According to most opinion polls, voting on membership would be close, with many more French-speaking Swiss voting in favour than their German or Italian-speaking counterparts.

Membership of the EC is totally incompatible with the Swiss system of direct democracy and neutrality, to say nothing of the traumatic effect it would have on many areas of Swiss life, in particular business practices, farming and law (particularly regarding foreign ownership of Swiss real estate). Membership would adversely affect Switzerland's maintenance of rigorous pollution standards and weight limits on trucks (a contentious point with the EC) and would also open the floodgates to foreign workers, who would (heaven forbid!) be officially granted full equality with Swiss citizens.

Although many Swiss have very real fears of being shut out of a united Europe, most observers believe that Switzerland will resist temptations to apply for full membership of the EC — regardless of the short-term consequences. However, Switzerland can't afford to be the odd man out in a united European community, which will doubtless grow to encompass Austria, Sweden, Norway and probably

others. The problem for Switzerland is how to continue to enjoy the fruits of its strong relationship with EC member states **and** at the same time, maintain its neutrality?

SEASONAL JOBS

Seasonal jobs in Switzerland are available for up to nine months a year, the majority being in the tourist industry. Most seasonal jobs last for the duration of the summer or winter tourist seasons (April to October and December to April respectively). A seasonal worker who wishes to work for the maximum permitted nine months a year, often has to find separate summer and winter jobs, for example, five months in winter and four months in summer. Limited permits (see page 64) are also available, which allow you to work in Switzerland for three or four-months a year only.

Salaries may be higher in Switzerland than in many other countries, but you must expect to work **hard and long hours**, particularly in hotels and restaurants in winter resorts (summer is generally more relaxed). Many businesses must survive for a whole year largely on their winter earnings and employers expect everyone to earn their keep. Language fluency is required for all but the most menial and worst paid jobs and is equally or more important than experience and qualifications (not that languages alone will get you a well paid job). Note that the local language in Switzerland may be French, German or Italian depending on the area (see **Languages** on page 37).

If accommodation (with cooking facilities) isn't provided with a job, it can be expensive and difficult to find. Ensure that your salary is sufficient to pay for accommodation (if not provided), food and other living expenses and hopefully save some money (see **Cost of Living** on page 270).

Australians and New Zealanders can't get a seasonal permit to work in Switzerland (there were apparently so many complaints from employers, that the government was forced to ban them officially); South Africans are also banned due to Apartheid (but is to be reviewed). You may be able to find a job on the spot other than those listed below, although you must always bear in mind that you need an official residence permit in order to work in Switzerland.

Seasonal Jobs include the following:

Year Round

Hotels & Restaurants
Bars & Clubs
Couriers or Resort Reps.
Sports Instructors
Manual Workers
Voluntary Workers

Winter Only

Chalet Girls
Ski Technicians
Ski Instructors or Guides

Year Round Jobs

Hotels & Restaurants

Hotels and restaurants are the largest employers of seasonal workers and jobs are available at all levels, from hotel managers to kitchen hands. Experience, qualifications and language fluency are required for all the better (and highest paid) positions, although a variety of jobs are available for the untrained and inexperienced. These may include chambermaids, waiters and waitresses, cleaners, dishwashers, handymen, porters, messengers, drivers, kitchen assistants and MBOs (muscle bound oafs).

The standards required by Swiss employers are high and hard work and long hours are demanded, although the pay is usually good. The minimum monthly wage for unskilled seasonal workers is Sfr. 2,170 (January 1992) and a 13th salary (see page 51) is being introduced progressively (but isn't applicable to seasonal workers). All employees in hotels are usually provided with full board and you should avoid any job which doesn't include it, as the cost can be prohibitive. Reductions from gross salaries for board and lodging (which is good value for money) and compulsory insurance amount to around 50%, leaving a net salary of about Sfr. 1,100 to 1,200 per month (depending on local taxes). Official working hours vary from between 44 and 48 hours a week (or higher) depending on the job, or around nine to nine and a half hours a day. Your contract will contain a stated maximum number of working hours a week, although in reality this may be the minimum. You're entitled to two days off a week and four weeks' paid holiday per year (around one and a half days per month). Between Christmas and New Year, you may be expected to work 12 hours a day, seven days a week, for which you will usually receive compensatory time off in January. Most jobs include a two-week trial period with a notice period of three days, after which time the notice period is one month.

Waiters and waitresses are expected to supply their own 'uniform', special wallet and a cash float of around Sfr. 200. The salary is often on a commission basis, where you're paid a percentage of your takings, although, provided your customers aren't all Swiss, you can earn a bundle in tips. Aprons, hats and oven gloves are normally supplied for kitchen staff and a free laundry service is usually provided for working clothes and uniforms. Other dress requirements vary depending on the particular job, for example, waiters require black trousers and shoes, white shirts and often jackets. Waitresses require black skirts, shoes and stockings, white blouses and possibly small aprons. In addition to jobs in Swiss hotels and restaurants, jobs are available in hotels and chalets run by British and other foreign tour operators, where local language ability may be unnecessary. Work is generally easier and the atmosphere more relaxed, but salaries are generally much lower than in Swiss run hotels and may be only one third of the minimum legal Swiss wage.

Many agencies and a number of trade newspapers are available in Switzerland to help you find a job in a hotel or restaurant. Union Helvetia is the official Swiss union for hotel and restaurant staff, and anyone who has training or qualifications in the hotel and catering trades may become a member. Union Helvetia publish an official rule book (*Obligationsrecht, droit des obligations*) for employers and employees and a list of official minimum salaries for all jobs. They also publish a weekly newspaper called *Union Helvetia*, containing many job vacancies. It's available from news kiosks in Switzerland for Sfr. 2 (Thursdays) or by subscription for Sfr. 69 (Sfr. 105 outside Switzerland) per year from Union Helvetia, Zentralsekretariat, Adligenswilerstr. 22,

Postfach 4870, CH-6002 Lucerne (tel. 041/59 22 22). Union Helvetia have their own employment agency at their head office in Lucerne (tel. 041/59 23 33) and area offices in Geneva, Lausanne, Sion and Zurich.

The Swiss Hotel Association (*Schweizer Hotelier-Verein, Société Suisse des Hôteliars*) publish their own newspaper *Hotel Revue*, which usually contains more job vacancies than the *Union Helvetia* newspaper. It costs Sfr. 2.50 from news kiosks (Thursdays) or is available by subscription in Switzerland for Sfr. 90 per year (Sfr. 57 for a half-year) from: Hotel + Touristik Revue, Monbijoustr. 130, Postfach 2657, CH-3001 Berne (tel. 031/50 72 22). Like Union Helvetia, the Swiss Hotel Association has its own employment agency (tel. 031/50 73 33) and publishes a standard employment contract for hotel and restaurant staff, which is used extensively throughout Switzerland.

In the UK, a well-respected hotel and catering staff employment agency for seasonal workers is Jobs In The Alps (JITA), P.O. Box 388, London SW1X 8LX, UK (tel. 01/235 8205). They have a strict selection procedure intended to fit the right person into the right job — to the benefit of both employer and employee. All prospective employees must attend an interview in London. You shouldn't apply unless you intend to work hard, accept the drawbacks (strongly emphasised) and plan to stay for the entire season (if someone quits in mid-season after the two-week probation period, the employer must usually forfeit the permit). In addition to providing employees with extensive information and support, JITA also visit them in Switzerland to ensure that they (and their Swiss employers) are happy. On acceptance of a job, a registration charge of £20 is payable plus a monthly fee of £10, making a maximum fee of £70 for a winter season lasting five months.

Besides answering advertisements and visiting agencies, you could also try contacting Swiss hotel and restaurant chains directly. For example Mövenpick, a Swiss company with hotels and restaurants throughout Switzerland, are often looking for staff. Their address is Mövenpick, Personalberatung und Stelleninformation, Badenerstr. 120, CH-8004 Zurich (tel. 01/241 09 40).

Bars & Clubs

Jobs in bars and clubs are available throughout Switzerland. English-style pubs in many towns often hire English-speaking bartenders and waiters, perhaps to add an additional touch of authenticity. Winter resorts have many clubs and discotheques requiring disc jockeys, particularly those with their own collection of up-to-date rock music tapes. Jobs for disc jockeys are also advertised in British music newspapers. Staff, including croupiers, are also needed for casinos in many areas of Switzerland (see page 282).

Couriers and Resort Representatives

A courier's or resort representative's duties include ferrying tourist groups back and forth from airports, organising excursions and social events, arranging ski passes and equipment hire, and generally playing the role of Jack or Jill of all trades. A job as a courier is tough and demanding, and requires resilience and resourcefulness to deal with the chaos associated with the package holiday business. The necessary requirements include the ability to answer many questions at once (perhaps in different languages), to remain calm and charming under extreme pressure, and above all, to have a keen sense of humour. Lost passengers, lost tickets or passports and

lost tempers are everyday occurrences. It's an excellent training ground for managerial and leadership skills, pays well and often offers (legal) opportunities to supplement your earnings.

Couriers are required by many local and foreign tour companies in both winter and summer resorts. Competition for jobs is fierce and local language ability is always required, even, for example, for employment with British tour operators. Most companies have age requirements, the minimum usually being 21, although many companies prefer employees to be a few years older.

The majority of courier jobs in Switzerland are available during the winter ski season with British ski-tour companies and school ski-party organisers (see **Useful Addresses** on page 40). A good source of information is ski magazines, which regularly publish lists of tour companies showing who goes to which resorts. It's a good idea to find out the type of clients you're likely to be dealing with, particularly if you're allergic to children or yuppies (young urban professionals — similar to children, but more immature). In order to survive a winter in a ski resort, it helps to be a keen skier or a dedicated learner, otherwise you risk being bored to death by ski bums.

Some companies, such as Club Méditerranée, operate both summer and winter hotels and camps throughout Switzerland. Employees are required to speak good French. For information write to: Club Méditerranée, 25 rue Vivienne, F-75002 Paris, France (from where they handle all job applications). Couriers or counsellors are also required for summer camp sites, which are organised for both adults and children. See also **Voluntary Workers** on page 25 and **Useful Addresses** on page 40.

Sports Instructors

Instructors are sought for a variety of sports including: badminton, canoeing, diving, golf, gymnastics, hang-gliding, horse riding, mountaineering, parachuting, rock-climbing, sailing, squash, subaquatic sports, swimming, tennis and wind-surfing. Whatever the sport, it's probably played and taught somewhere in Switzerland.

Most jobs for sports instructors are available in summer, as winter sports vacancies are generally filled by the Swiss (for information regarding **Ski Instructors and Guides** see page 27). However, if you're a qualified winter sports instructor, contact Swiss resorts or sports organisations for information regarding vacancies.

You may require an officially recognised qualification to teach some sports, for example, a life-saving certificate to teach swimming or a Swiss sailing certificate to teach sailing.

Manual Workers

Jobs for manual workers are widely available, mostly in the building, construction and farming industries. Jobs are also available as cleaners and general labourers in hospitals, factories, warehouses and large hotels.

Farmers often require extra labourers, particularly in the spring and autumn to help with the fruit, vegetable and grape harvests. Farming jobs entail hard physical work, usually for around 12 hours a day, six days a week, for a low salary (see also **Voluntary Workers** below). One of the most enjoyable jobs is grape-picking, e.g. in the cantons of Valais and Vaud, for around 8 to 10 days in early October. The work is hard and the salary is about Sfr. 55 per day, although many employers pay more. Grape-picking

holidays are also organised by Vacation Work International (see **Useful Addresses** on page 40).

Unfortunately the worst abuses of seasonal workers rights occur in the farming industry, particularly in the Geneva area, where complaints have included low pay, long hours, inadequate living conditions and unpaid social benefits. If you're a seasonal worker from a country with a bilateral insurance agreement with Switzerland, the Swiss government doesn't repay federal social security payments (OASI/DI) when you leave Switzerland (see page 236). Therefore there's a temptation for dishonest employers to deduct the OASI/DI payment from your salary and not declare it, particularly as you're unlikely to claim a Swiss pension.

The Swiss are continually digging tunnels; building and repairing bridges and roads; and constructing office blocks, shopping centres and banks (although it's the foreigners who do the manual work). Enquire at building sites in Switzerland; the bigger the site, the better your chances of success. In summer, jobs may be available in ski resorts installing new ski lifts, snow-making pipes and machinery, and building chalets and hotels. Ask at local lift operating companies, estate agents and construction companies.

If you have experience or training in the building industry (bricklayer, carpenter, etc.), you should be able to command a much higher salary, even without local language fluency. Outdoor jobs in the building and construction industries are usually restricted to the warmer months, as trying to find your spade under two metres of snow can be a hindrance.

Voluntary Workers

Voluntary work is primarily to enable students and young people to visit Switzerland for a few weeks to a few months, to learn about the country and its people at first hand. Voluntary work is (not surprisingly) unpaid, although meals and accommodation are normally provided and a small amount of pocket money may be paid. This may not be sufficient for your out of pocket living expenses (entertainment, drinks, etc.), so make sure you bring enough money with you. The usual visa regulations apply to voluntary workers and your passport must be valid for at least one year. You will be informed when applying if you need a visa. A work or residence permit isn't necessary and the frontier health control (see page 74) is also not applicable. Various types of voluntary work are available, including the following:

Farm Work: Voluntary farm work is usually available from March to October in German-speaking areas. You must be at least 17, have a basic knowledge of German and be prepared to work for a minimum of three weeks and a maximum of eight. It's certainly not a holiday, as the work is strenuous and the hours long, from 7 a.m. to 7 p.m. (with breaks for meals) six days a week (**Sundays are free**). Work may be in the fields, farmyard, farmhouse or in the farm garden. Officially a maximum of 50 hours a week are worked, although usually more is expected. For this you're paid the princely sum of around Sfr. 20 a day, plus board and lodging, and are insured against illness and accidents. You must pay for your own journey to the Swiss border, but receive travel vouchers to the farm and back to the border. Many farms are in remote mountain areas, where living and working conditions may be rather primitive and there's not much social life. If you like a hectic social life (not that many people would have any energy left) and companionship, then this isn't the job for you. Friends applying together aren't usually placed with the same farmer, as only one worker is

allocated per farmer (due to a lack of applicants). Application forms are available from: Schweizerische Zentralstelle für freiwilligen Landdienst, Bahnhofplatz 1, Postfach 6331, CH-8023 Zurich (tel. 01/211 88 07). Registration should be made six weeks before you wish to start work.

Other farm jobs include working on an organically run farm, in return for which you receive free meals and accommodation (but no expenses). For a list of participating farms (which you contact directly), send Sfr. 5 to: WWOOF-CH, Speerstr. 7, CH-8305 Dietlikon (tel. 01/834 02 34). Farming jobs are also organised by Vacation Work International (see **Useful Addresses** on page 40).

Environmental Projects: The International Working Community for Hiking, Skiing, Cycling and Rescue Work employs voluntary workers in its summer work camps. The age of volunteers is from 18 to 26 and the working language is German. Work camps take place from the middle of June until the end of August, during which time you're permitted to work from 8 to 22 days only. Board and lodging is provided and there's a small daily allowance. A registration fee of Sfr. 50 must be paid in advance and you must pay your own health and accident insurance, the cost of a visa (if applicable) and your return journey home. Write in German to: Internationale Arbeitsgemeinschaft für Wander-, Ski-, Rad- und Rettungswesen (AWSR), Rosengartenstr. 17, CH-9000 St. Gallen (tel. 071/25 64 44).

The Gruppo Volontari Della Svizzera Italiana, CP 12, CH-6517 Arbedo, recruits volunteers to assist in construction, maintenance and other essential work after natural disasters. You should be aged at least 18, speak Italian, French or German and be available for one month's work between June and September. Volunteers are required to pay around Sfr. 7 per day for meals and accommodation. Genossenschaft Campo Corti, Wasserwerkstr. 17 CH-8006 Zurich also operate work camps in Switzerland. Volunteers must speak German and may attend a camp for two weeks in spring, summer or autumn, for which there's a fee of around Sfr. 150 for board and lodging.

General: Many organisations requiring voluntary workers (mostly for holiday camps for children and the handicapped) are listed in a brochure (in German) available from: Pro Juventute, Aktion 7, Seefeldstr. 8, Postfach, CH-8022 Zurich (tel. 01/251 72 44). The *International Directory of Voluntary Work* published by Vacation Work International (see **Useful Addresses** on page 40) contains a wealth of information for prospective voluntary workers.

Winter Jobs

A seasonal job in a ski resort can be a lot of fun and very satisfying. You will get fit, learn or improve a language, make some good friends and may even save some money; all in addition to living in one of the most beautiful countries in the world. Switzerland has largely resisted the temptation to build huge characterless skiing centres in virgin areas and most resorts are in old established mountain villages with a real village atmosphere.

Note, however, that although a winter job might be a working holiday to you (with lots of skiing and little work) to your employer it means exactly the opposite. Some hotel and restaurant employers even forbid employees to ski (although this is unusual), particularly key personnel (e.g. cooks) over the Christmas and New Year period. In general hotel and restaurant staff work much harder in ski resorts during winter than they do in summer, when life is more relaxed. Fortunately, there's a great

sense of camaraderie among fellow workers, which goes a long way towards compensating for the often boring and hard work (the Swiss francs also help).

Ski resorts require an army of temporary workers to cater for the annual invasion of winter sports' enthusiasts. Besides jobs in the hotel and restaurant trades already described (see page 22), a variety of generally well-paid winter jobs are available, some of which are listed below. Usually the better paid the job, the longer the working hours and the less time off there is for skiing. Employment in a winter resort may entitle employees to cheaper local travel and a cheap ski-pass.

An invaluable book for anyone looking for a job in a ski resort is *Working in Ski Resorts — Europe*, by Victoria Pybus & Charles James. It's published by Vacation Work, a British company who publish many books of interest to those seeking work in Switzerland (see **Useful Addresses** and **Further Reading** at the end of this chapter).

In a bad season with little or no snow, seasonal workers in the tourist industry aren't covered by unemployment insurance (unlike, for example, workers in the construction industry). Ski-lift operators and others directly dependent on snow conditions for a living, should watch the weather forecast closely and pray for lots of snow. Even if you work in a hotel or restaurant, your contract could be cancelled or cut short when bookings are low or business is bad.

Chalet Girls

Hundreds of chalet girls (chalet boys?) are needed each winter to look after the everyday creature comforts of guests in holiday chalets and private hotels, many of which are run by British and other foreign holiday tour operators.

The job of a chalet girl or hostess requires hard work, generally offers low pay (as much as two thirds below that paid by Swiss hotels) and requires a variety of skills and experience. You must usually be able to cook food to cordon bleu standards or have experience catering for parties, do shopping, housekeeping and laundry, deal with obstreperous clients and generally be a Jill of all trades. Nevertheless, once you get over the initial shock, you will probably find the job satisfying and challenging, and it does allow plenty of time off for skiing. One thing for sure, you won't have time to be bored. (You will also have to fight off the attentions of hordes of men and survive numerous late night parties — sounds terrible!) A limited number of chalet girls are also required in summer.

Ski Technicians

A ski technician or ski maintenance and repair job, entails fitting and maintaining skis, bindings and boots. Although some employers may require previous experience, many ski hire shops will provide training and in some countries, e.g. the UK, courses are available. Besides doing the round of resort shops, contact tour companies and large luxury hotels, as they often run their own ski hire and service shops. Local language ability is usually required, although it depends on your employer and his clientele.

Ski Instructors and Guides

Jobs as ski instructors in Switzerland are almost impossible to obtain unless you have passed the Swiss ski instructors' examinations, although some resorts accept foreign qualifications, e.g. the advanced British Association of Ski Instructors (BASI)

qualification or equivalent. Experience and local language fluency are also required. However, jobs can be found as ski companions, ski instructors for children and ski guides with foreign tour operators. Unfortunately in some resorts local ski instructors are hostile towards ski guides, particularly as there's often only a thin dividing line between guiding and instructing, and as a result, guide jobs are being reduced. The Ski Club of Great Britain (SCGB) has representatives in many resorts, whose job is to take members on skiing excursions, but not to teach.

Swiss resorts (very wisely) usually allow British and other foreign school parties to be taught by qualified foreign ski instructors (see **Useful Addresses** on page 40). To teach children, the lowest BASI qualification (or equivalent) may be sufficient. **Working as an unofficial instructor without a permit or qualifications is strictly illegal.** If you work as a ski guide or instructor and an accident occurs through your negligence (for example, one of your customers falls down a precipice), you will almost certainly be liable for damages.

PERMANENT POSITIONS

Permanent positions in Switzerland require an annual residence permit, quotas for which are much lower than for seasonal permits (see **'B' Permit** on page 63). Most permanent positions open to foreigners require special skills, qualifications and experience, which are often more important than the ability to speak fluent French, German or Italian (see **Languages** on page 37). In fact, you may not even be required to speak the local language at all if your mother-tongue is English. This is particularly true if you're employed by an American or British company, or in a high-tech field where English is an important language, spoken fluently by your colleagues. If you need to speak (or learn) the local language, you will usually be informed at your interview. When necessary, language tuition may be subsidised or paid for by your employer.

There's often a big difference between working for a Swiss or foreign company employing many other English-speaking foreigners, and working for a company where you have few or no non-Swiss or English-speaking colleagues. You will, of course, learn the local language much quicker working with non-English-speaking Swiss. However, you may find (as many other foreigners do) that the working environment and general lack of camaraderie, warmth and friendliness, isn't to your liking. The Swiss generally don't mix socially with their colleagues and this usually even excludes an after work drink at the local pub.

Foreign qualifications are recognised in many trades and professions, provided the length of training and syllabus is similar to the equivalent Swiss qualifications. The main exceptions are teachers, barristers, solicitors and the medical professions such as doctors, dentists, pharmacists and veterinarians. Even Swiss citizens with foreign qualifications can't work in these fields without sitting an additional Swiss examination and perhaps undergoing a 'training' period. A foreigner entitled to live in Switzerland, for example, as a result of long term residence or marriage to a Swiss, may be able to study or sit a Swiss examination entitling him to work in a restricted field. Regulations may also be relaxed when there's a shortage of qualified Swiss staff.

When applying for a job, always provide copies of all qualifications and references, as these tend to impress Swiss employers and may also influence the authorities when they are deciding whether to grant a permit. While there are no official age

restrictions for foreign employees, it can be more difficult for men over 45 years of age and women over 40 to obtain an annual residence permit.

JOB APPLICATIONS

Seasonal Jobs

Written Applications

Apply for jobs as early as possible, for example, January for summer resort jobs and June or July for winter jobs. For summer jobs in mountain resorts, you should apply in March or April. If you apply too early the worst you can be told is to apply later. The latest dates for applications are usually the end of September for winter jobs and the end of April for summer jobs. In some resorts the season starts in Spring (April), for which staff are recruited in January. Don't put all your eggs in one basket — the more job applications you make, the better your chances of success.

Many jobs require local language fluency (see **Languages** on page 37), so if you apply for a job in writing, it's better to write in the local language — but get help if you're not fluent. You can brush up your language ability after you have secured a job, however, it's inadvisable to exaggerate your language abilities, experience or qualifications too wildly in a letter. If you're offered a job on the basis of non-existent qualifications, you will soon be found out and will risk being fired. A good knowledge of the local language also helps when dealing with local officials. For seasonal jobs, German is more advantageous than French, as the majority of jobs are in German-speaking areas.

When applying for a job requiring experience, don't forget to provide your curriculum vitae and copies of qualifications and references. Always ask for a job offer in writing and a contract, and steer clear of employers who won't supply them. An official job entitles you to accident insurance, unemployment benefits and particularly, official protection from exploitation (see also **Illegal Working** on page 33).

Note that writing for jobs is a hit and miss affair and is probably the least successful method of securing employment. An employer who doesn't know you from Adam (or Eve) may be unwilling to risk employing you — if you don't turn up he's left in the lurch. If you're really serious and can afford the journey, it's a good idea to tell prospective employers that you're willing to visit them for an interview before the season starts. Arrange as many interviews as you can fit into the time available.

Personal Applications

Your best chances of obtaining a seasonal job may be to apply in person, particularly when looking for a winter job close to the start of the ski season. Success is often simply a matter of being in the right place at the right time, although you can give lady luck a helping hand by your persistence and enterprise. Try to look presentable, as Swiss employers expect a high standard of dress and cleanliness; hair must usually be short (except for women) and tidy and beards are usually not permitted (except for women). When looking for a job in person try the following sources:

- call on prospective employers and check wanted boards (avoid calling on hotels and restaurants during meal times)

- look in local newspapers
- ask at tourist offices
- check notice and bulletin boards.
- ask other foreign workers

Ask all prospective employers if they know of anyone else looking for staff; leave your name and address and if possible a telephone number. Many tourist offices keep lists of job vacancies from September onwards for the coming winter season. Lists are regularly updated and the service is free. You can place your own advertisement in a local newspaper or on local notice boards, for example, in a Migros or Coop supermarket, or on the notice boards of American and British clubs, churches and other organisations.

In winter, the best resorts to try are those with a large contingent of British skiers, where your English language ability may be an advantage. These include: Arosa, Champéry, Crans-Montana, Davos, Engelberg, Grindelwald, Gstaad, Klosters, Les Diablerets, Leysin, Saas Fee, St. Moritz, Verbier, Wengen and Zermatt. However, don't neglect the many smaller resorts; although jobs may be scarcer, there will be less competition from other job hunters (who haven't read this book). Students can also try the Swiss Student Travel Service (SSR), Hotelabteilung, Postfach 3244, CH-8023 Zurich (tel. 01/242 30 00).

Don't despair if you miss the start of the season, as jobs may become vacant to replace those who get sick or home sick, injured, sacked, or who run off with the ski instructor (or instructress). However, employers may have difficulty obtaining a permit during the season as allocated permits can't be transferred to new employees. Don't forget to take sufficient money to see you through the job hunting period. Allow at least two weeks and bear in mind that the cost of living is high in Switzerland (see page 270).

Note that when you've found a job on the spot, you will have to return to the nearest border point with your *assurance of a residence permit* paper for a health check (see page 74). When leaving a job at the end of the season, it's always a good idea to ask for a reference if one isn't provided automatically, particularly if you intend to look for further seasonal work in Switzerland (or elsewhere).

Note that if you need a visa to enter Switzerland to take up employment (see page 71), then you will be unable to find a job on the spot, as the visa must be issued by an embassy abroad.

Permanent Positions

There are various ways to find a permanent position in Switzerland, including the following:

- Obtain copies of Swiss newspapers, most of which have large positions vacant (*Stellenanzeiger, offres d'emploi*) sections on certain days. When the ability to speak English is paramount, a position will often be advertised in English. Swiss companies sometimes advertise for 'C' permit holders (see page 64) or Swiss nationals only.

Outside Switzerland, Swiss newspapers are usually available from international news agencies, Swiss embassies and consulates, Swiss trade and commercial

centres and Swiss social clubs. However, they may not always contain the positions vacant sections.

- Apply to American, British and other multi-national companies with offices or subsidiaries in Switzerland and make written applications directly to Swiss companies. The Union Bank of Switzerland (Switzerland's largest bank) produces an annual booklet entitled *Switzerland's Largest Companies*. It includes the names and addresses of Switzerland's 500 largest companies, plus information on the number of employees, profitability, type of industry, etc. It also includes a list of the 100 largest banks and the major insurance companies and is obtainable from: The Union Bank of Switzerland, Bahnhofstr. 45, CH-8021 Zurich (tel. 01/234 24 34).

When writing for jobs, address letters to the personnel department manager (*Personalabteilungsleiter, Chef de Service du Personnel*). Include your curriculum vitae and copies of references and qualifications with your letter. If possible, always offer to attend an interview and tell them when you will be available.

- Apply to international recruiting agencies acting for Swiss companies. These companies chiefly recruit executives and key personnel and many have offices worldwide including Switzerland (see **Useful Addresses** on page 40). A Swiss company may appoint a sole agent to handle recruitment in a particular country.
- Contact employment agencies in Switzerland. Note that many Swiss agencies will find positions for Swiss citizens only, or for foreigners who already hold Swiss 'B' or 'C' residence permits (see **Chapter 3**). Some agencies specialise in certain fields only, for example, the computer or catering industries. The Swiss labour exchange doesn't help foreigners find employment unless they are already resident in Switzerland.

Note that Swiss employment agencies are unable to apply for residence permits on your behalf. Only a bona fide Swiss employer can do this.

- If you're a member of a recognised profession, you can try placing an advertisement in a Swiss newspaper or magazine. Publicitas SA, Département étranger, Rue Etraz 4, CH-1000 Lausanne (tel. 021/20 73 11) can help you find the most appropriate publication.
- Apply in person to Swiss companies. This method can often be successful, but doesn't usually shorten the time required to process a job application and obtain a residence permit, generally around two to three months.
- Ask friends or acquaintances working in Switzerland if they know of an employer looking for someone with your experience and qualifications.

Most permanent positions are to be found in the following fields:

Computer Staff: There's a shortage of experienced computer staff at all levels and in all occupations, from programmers and systems analysts, to maintenance engineers and technicians. Switzerland is second only to the USA in the number of computers per inhabitant, although their productivity and cost effectiveness is generally lower due to the lack of experienced staff. In many companies, provided you speak fluent English, the ability to speak the local language may be of secondary importance.

Engineering and Electronics: Switzerland is one of the world's leading manufacturers of precision machinery. Qualified engineers and technicians are

eagerly sought in many industries and are almost as much in demand as computer experts. Major fields for engineers include electrical and mechanical engineering, civil engineering and general construction, watchmaking, chemicals, electronics and communications.

Banking and Insurance: There are vacancies in banking and insurance companies throughout Switzerland, not only with Swiss companies, but also with many foreign banks and insurance companies. Banking specialists and managers are in heavy demand, particularly foreign exchange and stock exchange dealers. Local language fluency is usually essential.

Teaching: Positions are available in private schools for teachers of most subjects, particularly international schools, where the teaching language is usually English. English teachers are in high demand by private language schools throughout Switzerland, many of which are employed on 12 or 18 month contracts. Qualification requirements for English teachers vary. Often it's stated only that you require academic qualifications, usually a degree or a teaching qualification. Some language schools may require a qualification to Teach English as a Foreign Language (TEFL), for example, the Royal Society of Arts (RSA) TEFL diploma. English teaching jobs in language schools can be found on the spot, but obtaining a residence permit can be a problem and most schools therefore only hire teachers who already have a residence permit. The negative side is that jobs for English teachers are usually on a part-time basis with limited hours, low pay and non-existent benefits (the limited hours are often designed to circumvent obligatory employee benefits).

Of interest to English-language teachers is the English Teachers Association, Switzerland (ETAS), which is a non-profit organisation founded in 1983. ETAS has over 1,000 members and 17 branches, and organises regular meetings, talks and workshops at local, regional and national level. A substantial quarterly newsletter is published containing book reviews, lesson ideas, articles on all aspects of language learning, new developments and methods in language teaching, surveys of teaching materials and information regarding national and international EFL events. Teacher training courses are held throughout the year in various branches, plus an annual one-week summer school. For more information contact ETAS, c/o Judith Josi, Kräyigenweg 56, CH-3074 Muri (tel. 031/52 54 94).

It's difficult to gain recognition from the Swiss authorities for foreign teaching qualifications and therefore it's almost impossible to obtain employment in state institutions. Irrespective of qualifications, many cantons hire only Swiss nationals, even as English teachers. Short-term teaching posts are also available at summer schools run by international schools in Switzerland. For information, obtain a copy of *Private Schools in Switzerland* from the SNTU for addresses. See also **Chapter 8**.

Medicine: There are many vacancies for nurses and other trained medical staff in hospitals, clinics, sanatoria and convalescent homes throughout Switzerland. Besides general ward nurses, those trained in specialist fields are also in demand, including theatre nurses, physiotherapists, nutritionists and psychiatric and dental nurses. Foreign nursing qualifications are usually recognised in Switzerland, e.g. the British qualification of Registered General Nurse or the foreign equivalent. Nurses salaries are much higher than in most European countries. Language fluency is almost always required, although you may be able to find a position where you're able to improve your basic language knowledge on the job. Nursing staff (as in most countries) must work long inflexible hours, often at nights and weekends.

Note that most foreign medical qualifications (e.g. doctors, dentists, pharmacists and veterinarians) aren't recognised in Switzerland. Even Swiss citizens with foreign qualifications can't work in these fields without sitting a Swiss examination and perhaps undergoing a 'probationary' period.

ILLEGAL WORKING

It's not uncommon in Switzerland for foreigners to work without an official residence permit. The illegal labour market (usually called the black economy) thrives because employers are often unable to obtain permits and many foreigners are willing to risk the consequences for the comparatively high wages on offer. It has been estimated (guesstimated?) that the number of illegal workers in Switzerland could be as high as 180,000, the majority of which work in hotels, restaurants, farming, construction, carpentry and cleaning jobs.

Sometimes permits are so scarce that employers must hire illegal labour or risk losing business and in such cases the local authorities may even turn a blind eye. However, some unscrupulous employers use illegal labour simply in order to pay low wages for long hours and poor working conditions (Geneva is the black economy, black spot). An employer may also be reluctant to pay for an employee's permit, particularly when he may require him for a few weeks only, e.g. to help with the grape harvest.

It's strictly illegal to work in Switzerland without a permit. If you're tempted to take a job without a permit, you should be aware of the consequences, as the black economy is a risky business for both employers and employees. An employer faces a fine of up to Sfr. 5,000 per employee and those who organise or help illegal aliens enter Switzerland can be imprisoned and fined up to Sfr. 100,000. There can also be serious consequences for employees. Anyone caught working without a permit is usually fined and deported and may be refused a permit in future. You can even be black listed (also applies to those sacked for serious offences) or deported and your passport stamped, so that you're unable to re-enter Switzerland. If you're caught working illegally, even for a few days while waiting for a permit to be issued, you can be fined, or worse still, your permit application may be refused. **Employees without permits have no entitlement to federal or company pensions, unemployment pay, health or accident insurance (e.g. when skiing) and no legal job protection.**

SALARIES

It can be difficult to determine the level of salary you should receive in Switzerland, as salaries are never quoted in job advertisements and are kept strictly confidential. (The Swiss don't like to discuss money — which simply confirms that they've got heaps of it.) Usually the salary is negotiable; it's up to you to ensure that you receive the level of salary and benefits commensurate with your qualifications and experience. Minimum salaries exist in some trades and professions, but generally it's every man (or woman) for himself. Age is usually a major consideration with many Swiss companies and seniority, age and experience are much sought after by Swiss employers. Many employers, particularly the larger companies, are often reluctant to pay a young person (e.g. below 30) a top salary, irrespective of his qualifications and experience. If you have friends or acquaintances working in Switzerland, or who

have worked there, ask them what an average or good salary is for your particular trade or profession.

Managerial and executive salaries are particularly high in Switzerland and are the highest in Europe; in general the Swiss have the highest net average salaries in the world. The average annual salary of an executive/manager is around Sfr. 100,000 and top executives earn around Sfr. 250,000. Even the workers are well paid, e.g. a bi-lingual executive secretary, qualified nurse or skilled worker earns from around Sfr. 50,000 per year. The average monthly salary in 1990 (excluding executives) was Sfr. 5,484 for men and Sfr. 3,781 for women. Starting salaries with many large Swiss companies may, however, be lower than the national average. Small companies often pay higher salaries but have fewer permit allocations. Salaries paid by some foreign companies (e.g. American) tend to be, on average, higher than those paid by Swiss companies, which may be partly because many staff are managers and executives imported from abroad. Your working hours (see page 52) may be longer than in other countries and should be taken into account when negotiating your salary (an extra two hours a week adds up to around two and a half weeks a year). In recent years salaries have been increasing at an average rate of around 5% a year, which in 1990 was below the rate of inflation (5.4%). A change of employer often means a substantial increase in salary for key employees, which is usually necessary to compensate for the loss of pension as a result of the unsatisfactory reimbursement rules imposed by many company pension funds (see page 238).

Some employers may greatly underestimate the cost of living in Switzerland, particularly the cost of housing, which can be crippling. On average the cost of living (see page 270) is much higher than in other western countries, although the gross earnings and purchasing power of the Swiss are among the highest in the world. Income tax and pension contributions are progressive; the higher your income the higher your tax and pension contributions (see **Chapter 13**). They are, however, lower than in many other countries.

Since 1981, employers in Switzerland have been legally required to pay equal wages to men and women doing the same job. Nevertheless, women's salary levels are generally about a third below those of men — an inequality not entirely accounted for by their different occupations — and foreign women usually earn even less than Swiss women. As in most countries, although there may be no official discrimination, in practice this isn't always so. Professional women are rarer in Switzerland than in many other western countries and a woman often finds it difficult to reach the top ranks of her profession (only around 4% of decision-making posts in Switzerland are held by women). Although 'the best man for the job is often a woman', this is rarely acknowledged in Switzerland (and in many other western countries). Swiss employers must pay the salary of a female employee during pregnancy while she's absent from work, providing she intends to return to the employer after giving birth (see **Pregnancy & Confinement** on page 57). However, as no creche service is provided by companies, this is often difficult (in Switzerland, a woman is usually either a mother or an employee, seldom both). Swiss women held a one-day strike in June 1991 to highlight the inequalities between the salaries of male and female employees, which wasn't, however, very well supported (wherein lies one of the main problems women face in obtaining equality; their own apathy and quiescence).

A useful guide to salaries and the cost of living is contained in a booklet entitled simply *Switzerland*, published in English by the Federal Office for Industry, Crafts and

Labour, Manpower and Emigration Division, Bundesgasse 8, CH-3003 Berne (tel. 031/62 21 11).

CONTRACT JOBS

Contract jobs, usually for a limited period only, are available through many foreign and Swiss employment agencies specialising in freelance work. Most contract positions are for specialists in the computer, engineering and electronics fields. A number of consulting companies (body shops) in Switzerland specialise in supplying contract staff to major companies. Foreign employees of a foreign company, who are living in Switzerland and working temporarily for a Swiss employer, require a residence permit. This must be obtained by the Swiss employer, unless the employment is for a brief period only. Employees of most Swiss consulting companies are permanent company employees, although in effect they are often working full-time for another company on a contract basis.

SELF-EMPLOYMENT

As a general rule, foreign residents require a 'C' permit (*Niederlassungsbewilligung, permis d'établissement*) before they are permitted to be self-employed (see page 64). It's therefore virtually impossible to emigrate to Switzerland in order to become self-employed or to start a business (unless you have millions of francs and are going to increase Swiss exports).

There are sometimes exceptions in the fields of music and art, or in professions where Swiss nationals don't usually qualify, for example, translating or writing in a non-Swiss language. Foreigners married to Swiss subjects are usually permitted to be self-employed and work under their own name, although it's advisable to check the current legal requirements and red-tape with a Swiss official.

Freedom of trade and commerce is a constitutional right in Switzerland and anyone, including a foreigner with a 'C' permit, has the right to establish a business (providing you don't die of old age while waiting for your 'C' permit).

TRAINEES

Switzerland is a participant in an international trainee (*Praktikant, stagiaire*) programme designed to give young people the opportunity for further education and occupational training, and to enlarge their professional experience and knowledge of languages. The programme has exchange agreements with Austria, Belgium, Canada, Denmark, Finland, France, Germany, Ireland (Eire), Luxembourg, Netherlands, New Zealand, Norway, Spain, Sweden, the United Kingdom and the USA. If you're aged between 18 and 30 (USA 21 to 30) and have completed your vocational training (minimum of two years), you may be eligible for a position as a trainee in Switzerland. The trainee agreement covers all occupations except those normally barred to foreigners, for example, lawyers and doctors, and employment must be in the occupation in which you were trained.

Permits are granted for one year and can, in exceptional circumstances, be extended for a further six months. Under the trainee agreement, the granting of

residence permits doesn't depend on quotas or the current employment situation. Following a trainee period in Switzerland, a trainee can't be re-employed by the same or another employer in Switzerland for a period of three months. This is to prevent people using the trainee programme as a back door for securing a permanent job in Switzerland. Information about the trainee programme can be obtained from: Bundesamt für Industrie, Gewerbe und Arbeit (BIGA), Abteilung Arbeitsmarkt, Sektion Auswanderung und Stagiaries, Bundesgasse 8, CH-3003 Berne (tel. 031/61 28 85).

AU PAIR GIRLS

Females aged between 17 and 30 are eligible for a job as an au pair in Switzerland (apparently male au pairs are also accepted — but you may have a job explaining it to your macho mates). The au pair system provides you with an excellent opportunity to travel, learn a language and generally broaden your education by living and working abroad. The main aim of the au pair system is to give you the opportunity to learn a foreign language in a typical family environment. The au pair employment conditions state that you must attend language classes for a minimum number of hours a week (around four, depending on the canton) and be given sufficient time off to study at home. Evidence of attendance at a language course may be required by the authorities.

Foreign au pairs are contracted to work for one year, which can't be extended. Most au pairs in Switzerland come from Europe (particularly Scandinavian countries) and North America. British girls are popular, but you should make sure that a family isn't just looking for a cheap English teacher. Girls from countries outside Europe and North America aren't usually permitted to work as au pairs in Switzerland.

You must be prepared to do most kinds of housework and various duties associated with children, including the preparation of their meals and clothes, cleaning and baby-sitting. You're not, however, a general servant or cook, although extra services are often taken for granted. You should also not be expected to look after physically or mentally handicapped children. Unfortunately abuses of the au pair system are common (not just in Switzerland) and you may be expected to work long hours and spend many evenings baby-sitting, while the parents enjoy themselves. Make sure you have an escape route (e.g. a return ticket or sufficient money to buy one), so that if you're faced with an intolerable situation you can at least go home.

Working hours are officially limited to 30 a week (five hours a day, six days a week) plus a few evening's baby-sitting and include at least one full day off each week. You're paid between Sfr. 300 to 540 per month, depending on your age and the canton of employment (you may have fun as an au pair, but you're unlikely to get rich unless you marry a wealthy foreigner). All meals and accommodation are provided and you have your own room with a lockable door. Your employer pays for your residence permit and may pay part of your language study costs and your journey to and from Switzerland, although this is exceptional. He must deduct compulsory insurance contributions and may also deduct a share of your health and accident insurance contributions (see Chapter 12). If you're under 20, you have four weeks paid holiday per year and three weeks if over 20. On days off, you're paid around Sfr. 12 in lieu of board. You should obtain a statement of your precise duties, time off and salary in writing, before your arrival in Switzerland.

You can find a position as an au pair through agencies both in Switzerland and abroad. The major agencies in Switzerland are Pro Filia, who have offices in most towns and cities, and the Girls' Friendly Society (*Verein der Freundinnen junger Mädchen, Association des Amis de la Jeune Fille*) who have their main offices in Geneva, Lausanne, Vevey and Zurich. Both have local offices and representatives throughout the country, whose job is to offer advice and counselling to both employers and au pairs. These agencies charge a registration fee of Sfr. 25 and an additional Sfr. 50 when a position is found. There are also specialist au pair agencies in most European countries and in North America, who can help you find a job as an au pair in Switzerland.

It's also possible to advertise for an au pair position in a local newspaper. When you find a suitable position, the family is required to make the formal arrangements. Au pair jobs are also available in many winter and summer holiday areas and are often advertised in tourist offices. **Be wary if someone offers you an illegal au pair job, as this provides no state benefits or protection from exploitation (see Illegal Working on page 33).**

The *Au Pair and Nanny's Guide to Working Abroad*, published by Vacation Work International (see Useful Addresses on page 40), may also be of interest.

LANGUAGES

An important consideration for anyone seeking employment in Switzerland is the local language, which varies depending on the area. Switzerland has three official languages: German, spoken by around 65% of the population (1980 consensus), French (18%) and Italian (10%). The fourth national, but not official language, is Romansch (Rhaeto-Roman), spoken by around 60,000 people (1%) in canton Graubünden. The remaining 6% are foreigners who's first language isn't one of the Swiss national languages. Although all official languages are equal in principle, this is often not so in practice, and the German language and German speakers dominate many areas of public life (to the displeasure of the French-speaking Swiss). Italian is usually relegated to a very distant third place (except in Ticino).

Although English could be called the lingua franca of Switzerland, most official publications, forms, warning signs, etc., are printed in French, German and Italian and seldom in English. English isn't taught as a mandatory subject in Swiss state schools and therefore isn't as widely spoken as in many northern European countries. Nevertheless, many people do speak good English and it's an important business and commercial language (even within Switzerland). Wherever you work, you will be inundated with forms, documents, memos, etc., written in the local language. Don't ignore them as some will be important. The same applies to private mail — don't throw it away unless you're sure it's junk mail.

Some cantons are officially bi-lingual; Berne, Fribourg and Valais have both French and German-speaking areas. Graubünden is tri-lingual, where (some) people speak German, Italian and Romansch. Some Swiss towns are totally bi-lingual and languages are alternated during conversation (the Swiss are very democratic). In parliament speakers are free to speak their mother tongue (except Romansch, which nobody understands), which may well be why political change takes so long. The problem of which language to use on stamps and currency is solved by using the Latin name for Switzerland, *Helvetia*.

Probably nothing will affect your lifestyle (and possibly your career prospects) in Switzerland more than your ability to speak the local language(s). **In an emergency, the ability to make yourself understood in a foreign language could make the difference between life and death.**

See also **Language** on page 141 and **Language Schools** on page 153.

German

The language spoken in German-speaking areas of Switzerland is Swiss German (*Schwyzertüütsch, suisse allemand*). It bears little resemblance to the High German (*Schriftdeutsch/Hochdeutsch, bon allemand*) of Germany, which is a foreign language to the Swiss (although not half as foreign as Swiss German is to the French and Italian-speaking Swiss). Most Swiss German speakers do, however, speak High German (fairly) fluently. To the casual listener Swiss German sounds like someone trying to speak while gargling and is often described as 'not so much a language as a throat disease'. There are many dialects of Swiss German and sometimes inhabitants of neighbouring villages, let alone cantons, even have trouble understanding one another. What chance the poor foreigner who misguidedly thought his school German might help him get around?

There are over 100,000 recorded Swiss German words and although many have their origin in High German, the Swiss have successfully managed to make them unrecognisable to anyone but themselves. Most native High German speakers are initially just as confused as other foreigners. When talking to foreigners, many Swiss German speakers attempt to speak High German, or at least will do so when asked. Note, however, that the Swiss don't like speaking High German and most Germans don't like the way the Swiss speak their language.

Even if you don't understand what the locals are saying, the written language in Switzerland is High German, so if you understand High German, you will at least be able to read the newspapers. Strictly speaking, Swiss German isn't a written language and it's never used in official communications (the most common usage is in advertising). An attempt has been made in recent years to produce a standard written Swiss German, which would be of great help to foreigners, as it's difficult to learn a language that has no standard written form. Most people write Swiss German using completely arbitrary phonetic spelling; the Swiss can't even decide how to spell *Schwyzertüütsch* (Swiss German). Nevertheless there are a few children's books in Swiss German dialects and some poets and authors use it. (It's all a fiendish plot to prevent foreigners from understanding what's going on.) All cantons except those listed under French below and Ticino (Italian) are Swiss German-speaking (some are bi-lingual with French or Italian).

There's a useful little book of Swiss German swear words called *Lappi, Lööli, Blööde Siech* (untranslatable in polite society) written by Andreas Lötscher. It might come in handy when motoring or repelling ski-lift queue-jumpers — that is if you can get your tongue around any of the words.

French

French is spoken in cantons Geneva, Jura, Neuchâtel and Vaud, in addition to the bi-lingual cantons of Berne, Fribourg and Valais. In French-speaking Switzerland (*Westschweiz, suisse romande*) the language is almost the same as in France, with few

Swiss idiosyncracies added. The accent is clear and good French is spoken, the purest in Neuchâtel, although the same claim is often made for the French of Geneva and Lausanne. Dialect (*Dialekt/Mundart, patois*) is often spoken in rural villages.

If you work in a French-speaking region, it's usually necessary to speak French at work. Social life in French-speaking areas of Switzerland can be difficult without at least basic French, although in cities such as Geneva and Lausanne, English is widely spoken.

Italian

Standard Italian with an everyday Lombardy accent is spoken in the canton of Ticino and parts of Graubünden (besides 'High Italian' and some local dialects).

It would be almost impossible to work in Ticino without speaking Italian. Socially the language isn't such a problem (nobody can understand you anyway when you're drunk), as Ticino is a popular tourist area where people are used to dealing with foreigners. German is widely spoken in Ticino, mainly due to the influx of German and Swiss German tourists and retirees.

The ability to communicate in Italian increases in direct proportion to your number of hands (octopuses are word perfect).

USEFUL ADDRESSES

General

The Central Bureau for Educational Visits and Exchanges, Seymour Mews House, Seymour Mews, London W1H 9PE, UK (tel. 071/486 5101).

Club Méditerranée, 25 Rue Vivienne, 75002 Paris, France.

Jobs In The Alps (JITA), P.O. Box 388, London SW1X 8LX, UK (tel. 071/235 8205).

Kogan Page, 120 Pentonville Road, London N1 9JN, UK (tel. 071-278 0433). (Publications)

The Ski Club of Great Britain, 118 Eaton Square, London SW1W 9AF, UK (tel. 071/245 1038).

Vacation Work International, 9 Park End Street, Oxford OX1 1HJ, UK. (summer jobs for students)

Vacation Work Publications (address as for Vacation Work International above).

Couriers/Representatives/Ski Guides

Bladon Lines, 56-58 Putney High Street, London SW15 1SF, UK (tel. 071-785 2200).

Canvas Holidays Ltd., Bull Plain, Hertford SG14 1DY, UK (tel. 0992-553535).

Eurocamp, Edmundson House, Tatton Street, Knutsford, Cheshire WA16 6BG, UK (tel. 0565-50444).

Hourmont Total Ski, Brunel House, Newfoundland Road, Bristol BS2 9LV, UK (tel. 0272/426961).

New Burlington Leisure, Oliver House, 18 Marine Parade, Brighton, East Sussex BN2 1TL, UK (tel. 0273-606688).

Schoolplan, Europe House, East Park, Crawley, West Sussex RH10 6AS, UK (tel. 0293/517566).

Schools Abroad, Grosvenor Hall, Bolnore Road, Haywards Heath, West Sussex RH16 4BX, UK (tel. 0444/414122).

Ski Europe, Northumberland House, 2 King Street, Twickenham, Middx. TW1 3RZ, UK (tel. 081/891 4400).

Ski Gower, 30 High Street, Studley, Warwickshire, UK (tel. 0527/854546).

Supertravel John Morgan, 22 Hans Place, London SW1X 0EP, UK (tel. 071-589 5161).

Switzerland

English Teachers Association, Switzerland (ETAS), c/o Judith Josi, Kräyigenweg 56, CH-3074 Muri (tel. 031/52 54 94). See page 32.

The Federal Office for Industry, Crafts and Labour, Manpower and Emigration Division, Bundesgasse 8, CH-3003 Berne (tel. 031/62 21 11).

Genossenschaft Campo Corti, Wasserwerkstr. 17 CH-8006 Zurich. (Voluntary Work)

Gruppo Volontari Della Svizzera Italiana, CP 12, CH-6517 Arbedo. (Voluntary Work)

Hotel + Touristik Revue, Monbijoustr. 130, Postfach 2657, CH-3001 Berne (tel. 031/50 72 22).

Internationale Arbeitsgemeinschaft für Wander-, Ski-, Rad- und Rettungswesen (AWSR), Rosengartenstr. 17, CH-9000 St. Gallen (tel. 071/25 64 44). (Voluntary Work)

Mövenpick, Personalberatung und Stelleninformation, Badenerstr. 120, CH-8004 Zurich (tel. 01/241 09 40).

Pro Juventute, Aktion 7, Seefeldstr. 8, Postfach, CH-8022 Zurich (tel. 01/251 72 44). (Voluntary Work)

Publicitas SA, Département étranger, Rue Etraz 4, CH-1000 Lausanne (tel. 021/20 73 11).

Schweizerische Verein der Freundinnen Junger Mädchen, Nationalsekretariat, Fliederweg 6, CH-8105 Regensdorf (tel. 01/840 46 32). (Au Pairs)

Schweizerische Verband Pro Filia, Nationalsekretariat, Baselstr. 27, CH-4500 Solothurn (tel. 065/23 15 06). (Au Pairs)

Schweizerische Zentralstelle für freiwilligen Landdienst, Bahnhofplatz 1, Postfach 6331, CH-8023 Zurich (tel. 01/211 88 07). (Voluntary Work)

Swiss Student Travel Service (SSR), Hotelabteilung, Postfach 3244, CH-8023 Zurich (tel. 01/242 30 00).

Union Bank of Switzerland, Bahnhofstr. 45, CH-8021 Zurich (tel. 01/234 24 34).

Union Helvetia, Zentralsekretariat Lucerne, Adlgenswilerstr. 22, Postfach 4870, CH-6002 Lucerne (tel. general - 041/59 22 22, employment agency - 041/59 23 33).

Village Camps, Chalet Seneca, CH-1854 Leysin.

WWOOF-CH, Speerstr. 7, CH-8305 Dietlikon (tel. 01/834 02 34). (Voluntary Work)

Executive Recruitment

Egon Zehnder & Partner AG, Executive Search, Toblerstr. 80, CH-8000 Zurich (tel. 01/47 27 01).

Egon Zehnder Associés SA, 36, boulevard des Tranchées, CH-1206 Geneva (tel. 022/47 84 57).

Fearn Associates, 72, rue du Centre, CH-1025 Saint-Sulpice (tel. 021/691 11 21).

Korn/Ferry International AG, Uraniastr. 16, CH-8001 Zurich (tel. 01/211 26 16).

Korn/Ferry International SA, 61, rue du Rhône, CH-1204 Geneva (tel. 022/20 20 71).

TASA International AG, Dufourstr. 101, Postfach, CH-8034 Zurich 8 (tel. 01/251 49 66).

FURTHER READING

In the list below, book titles are followed by the author's name and the publisher's name in brackets. Titles prefixed with an asterisk (*) are recommended by the author.

The Au Pair and Nanny's Guide to Working Abroad, Susan Griffith & Sharon Legg (Vacation Work)

Dialect and High German in German Speaking Switzerland, Alfred Wyler (Pro Helvetia)

The Directory of Jobs and Careers Abroad (Vacation Work)

The Directory of Summer Jobs Abroad, David Woodworth (Vacation Work)

The Four Literatures of Switzerland, Bernhard Wenger (Pro Helvetia)

The International Directory of Voluntary Work, David Woodworth (Vacation Work)

Jobs in a Jobless World, F. Muller

***Living & Retiring Abroad**, Michael Furnell (Kogan Page)

Schwyzertüütsch (Swiss German), Arthur Baur (Gernberg-Verlag, Winterthur)

Travellers Survival Kit Europe, Simon Calder (Vacation Work)

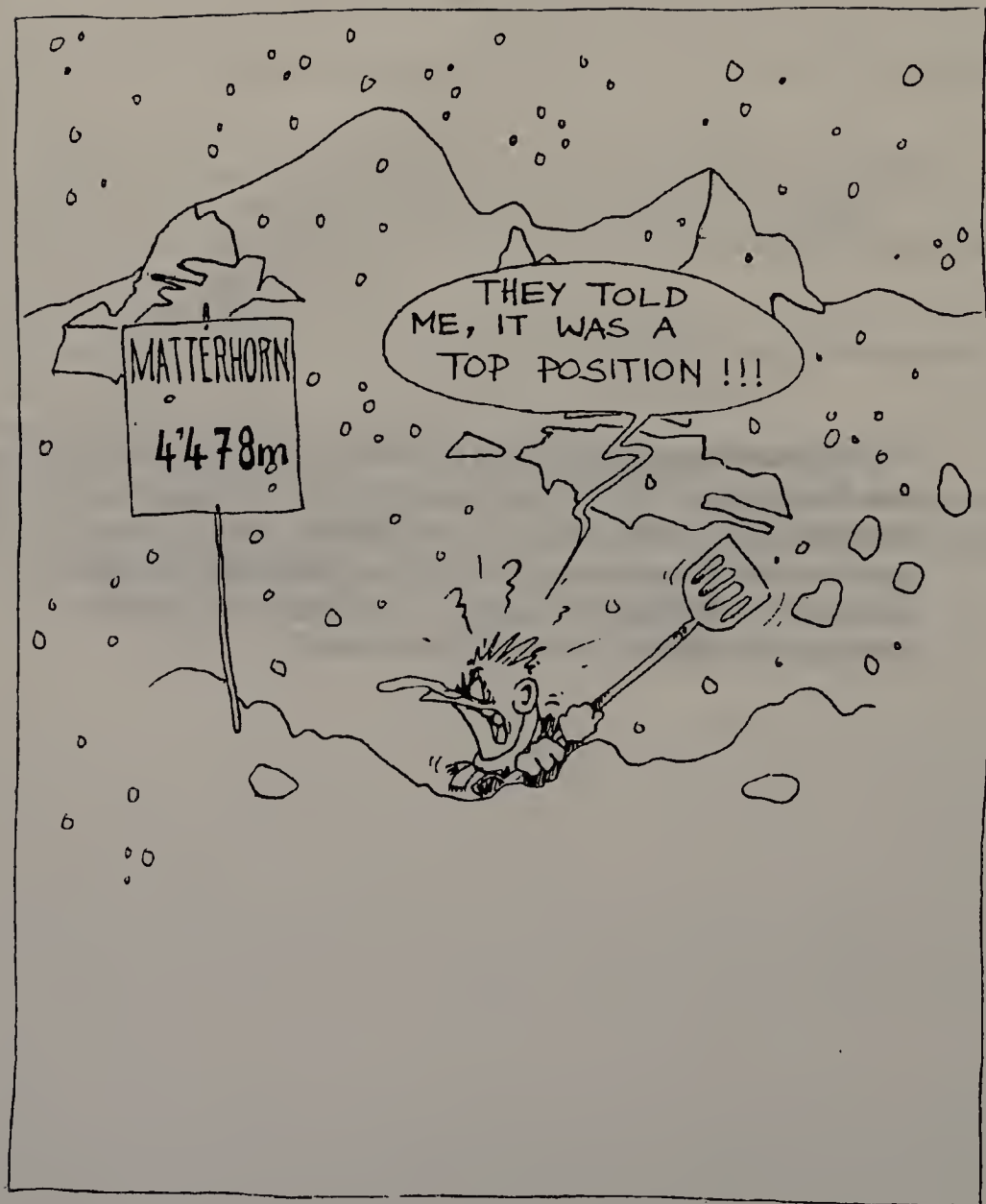
***Working Abroad**, Godfrey Golzen (Kogan Page)

***Work your Way Around the World**, Susan Griffith (Vacation Work)

***Working in Ski Resorts - Europe**, Victoria Pybus & Charles James (Vacation Work)

Work, Study, Travel Abroad: The Whole World Handbook (Council of International Educational Exchange, USA)

"Of the workmen employed in Geneva a large proportion are foreigners. One of the causes of the settlement of strangers is the large emigration of intelligent workmen, particularly those connected with watchmaking, who fix themselves in foreign countries, and who are speedily replaced by artisans of an inferior order."



2.

WORKING CONDITIONS

Working conditions in Switzerland are largely dependent on local cantonal laws, an employee's individual employment contract and the employer's employment conditions. In general foreigners are employed under the same working conditions as Swiss citizens. This usually means that salaries, fringe benefits and employment conditions are among the best in the world. Employees hired to work in Switzerland by foreign (non-Swiss) companies or organisations may be offered better terms and conditions (including higher salaries) than those provided by Swiss employers.

TERMS OF EMPLOYMENT

Negotiating an appropriate salary is only one aspect of your working conditions. When negotiating your terms of employment for a job in Switzerland, the check lists on the following pages will be of help. The points listed under **General Positions** (below) apply to most jobs, while those listed under **Executive Positions** (on page 48) usually apply to executive and top managerial appointments only.

General Positions

● Salary:

- Is the total salary (including expenses) paid in Swiss francs, or will the salary be paid in another country (in a different currency) with expenses for living in Switzerland?
- Is the total adequate, taking into account the high cost of living (see page 270)? Is it index-linked?
- When and how often is the salary reviewed?
- Does the salary include a 13th month's salary and annual or end-of-contract bonuses (see page 51)?
- Is overtime paid or time off given in lieu of extra hours worked?

● Relocation expenses:

- Are removal expenses or a relocation allowance paid?
- Does the allowance include travelling expenses for all family members?
- Is there a limit and is it adequate?
- Are you required to repay relocation expenses (or a percentage) if you resign before a certain period has elapsed?
- Are you required to pay for your relocation in advance? This can run into thousands of francs for normal house contents.
- If employment is for a fixed period only, will your relocation costs be paid by the employer when you leave Switzerland?
- If you're not shipping household goods and furniture to Switzerland, is there an allowance for buying furnishings locally?
- Do relocation expenses include the legal and estate agent's fees incurred when moving home?
- Does the employer use the services of a relocation consultant?

● **Accommodation:**

- Will the employer pay for an hotel (or pay a lodging allowance) until you find permanent accommodation?
- Is subsidised or free, temporary or permanent accommodation provided? If so, is it furnished or unfurnished?
- Must you pay for utilities such as electricity, gas and water?
- If accommodation isn't provided by the employer, is assistance in finding suitable accommodation given? What does it consist of?
- What will accommodation cost?
- Are your expenses paid while looking for accommodation?

● **Working Hours:**

- What are the weekly working hours?
- Does the employer operate a flexi-time system (see page 52)? If so, what are the fixed working hours? How early must you start? Can you carry forward extra hours worked and take time off at a later date (or carry forward a deficit and make it up later)?
- Are you required to clock in and out of work?
- Can you choose to take time off in lieu of overtime or be paid for it?
- Are you required to work additional hours each week to compensate for extra official company holidays (see **Working Hours** on page 52)?

● **Leave entitlement:**

- What is the annual leave entitlement? Does it increase with age?
- What are the paid public holidays? Is Monday or Friday a free day when a public holiday falls on a Tuesday or Thursday respectively?
- Is free air travel to your home country or elsewhere provided for you and your family, and if so, how often?

● **Insurance:**

- Is extra insurance cover provided besides obligatory insurance (see page 235)?
- Is free life insurance provided?
- Is health insurance provided for you **and** your family? What does it include (see page 243)?
- For how long will your salary be paid if you're ill or have an accident (see **Salary Insurance** on page 241)?

● **Company pension:**

- What percentage of your salary must you pay (see page 238)?
- Are you required or able to pay a lump sum into the pension fund in order to receive a full or higher pension?
- If you leave the employer before retirement age, are you credited with the employer's contributions in addition to your own? If not, what is the qualifying period?

- **Employer:**
 - What are the employer's future prospects?
 - Is his profitability and growth rate favourable?
 - Does he have a good reputation as an employer?
 - Does he have a high staff turnover?
- Are free or subsidised language lessons provided for you and your spouse?
- Is a travelling allowance paid from your Swiss residence to your place of work?
- Is free or subsidised parking provided at your place of work?
- Is a free or subsidised company restaurant provided? If not, is a lunch allowance paid? Some companies, e.g. most Swiss banks, provide excellent staff restaurants, which not only save you money but also save time.
- Will the employer provide or pay for any professional training or education required (if necessary abroad)? Will he pay for a part or the total cost of non-essential education, e.g. a computer or language course?
- Are free work clothes or overalls provided? Does the employer pay for the cleaning of work clothes (both workshop and office)?
- Does the employer provide any fringe benefits, such as subsidised in-house banking services, low interest loans, cheap petrol, employee's shop or product discounts, sports and social facilities, subsidised tickets for local theatre, etc.?
- Do you have a written list of your job responsibilities?
- Have your employment conditions been confirmed in writing? For a list of the possible contents of your employment conditions, see page 50.
- If a dispute arises over your salary or working conditions, under the law of which country will your employment contract be interpreted?

Executive Positions

- Is private schooling for your children paid for or subsidised? Will the employer pay for a boarding school in Switzerland or abroad?
- Is the salary index-linked or protected against devaluation and cost of living increases? This is particularly important if you're paid in a foreign currency which fluctuates wildly or could be devalued. Are you paid an overseas allowance for working in Switzerland?
- Is there a non-contributory pension fund besides the compulsory company scheme? Is it transferable, and if so, what are the conditions?
- Are the costs incurred by a move to Switzerland reimbursed? For example, the cost of selling your home, employing an agent to let it for you, or storing household effects.
- Will the employer pay for domestic help or towards the cost of a servant or cook?
- Is a car provided? With a chauffeur?
- Are you entitled to any miscellaneous benefits, such as membership of a club or free credit cards?

- Is there an entertainment allowance?
- Is there a clothing allowance? For example, if you arrive in Switzerland in the winter from the tropics, you will probably need to buy new winter clothes.
- Is compensation paid if you're made redundant or fired? Redundancy or severance pay (or a golden handshake) is unusual in Switzerland and where applicable should be noted in your employment contract.

EMPLOYMENT CONTRACT

Under Swiss law a contract exists as soon as you undertake a job for which you expect to be paid. For many Swiss, their word is their bond (in mountain areas, contracts are often verbal and sealed by a handshake), however, even if you're only employed part-time, you should insist on a written contract. You and your employer are obliged to abide by the rules and regulations set out in the Swiss law of obligation, a copy of which can be purchased in most book shops.

There are usually no hidden surprises or traps for the unwary in a Swiss employment contract (*Arbeitsvertrag, contrat de travail*). Nevertheless, as with any contract, you should know exactly what it contains before signing it. If you're not fluent in the local language, you should try to obtain an English translation of your contract (your language ability would need to be excellent to understand the legal jargon which goes into some contracts). Swiss employers seldom provide foreigners with contracts in English, irrespective of the number of English-speaking foreigners they employ. If you can't obtain a written English translation of your contract, at least have it translated verbally so that you don't get any nasty surprises later — like discovering you're required to give six months notice.

In some trades or fields of employment, for example, agriculture, domestic and hotel and restaurant jobs, standard employment contracts are drafted by cantonal governments or a professional body, based on collective labour contracts or legislation. These are usually applicable unless both employer and employee agree otherwise in writing. Employment contract disputes can be easily and inexpensively resolved by a court, although damages are limited to Sfr. 5,000. For more information contact the Federal Commission for Aliens' Problems (*Eidgenössische Kommission für Ausländerprobleme, Commission Fédérale pour les Problèmes des Étrangers*), Monbijoustr. 91, CH-3003 Berne (tel. 031/61 40 16).

Your employment contract may contain the following details:

- job title
- department name and manager
- main duties
- relationships with other departments
- responsibility to the employer
- place(s) of work
- salary details, including 13th salary and any agreed increases
- confidentiality and restrictions on private work
- membership of compulsory health fund (if applicable)

- medical examination (if necessary)
- a clause stating that the contract is subject to a residence permit or permission to change jobs being granted by the cantonal authorities
- date employment starts
- probationary and notice periods
- agreement with employment conditions. When you sign your contract, you're also signing agreement with your prospective employer's general employment conditions. **Before signing your contract, you should obtain a copy of your employment conditions and ensure that you understand them (see below).**

EMPLOYMENT CONDITIONS

Employment conditions (*Arbeitsreglement, règlement de travail*) contain an employer's general rules and regulations regarding working conditions and benefits that are applicable to all employees (unless stated otherwise in your employment contract).

Employment conditions may include the following:

- validity & applicability (of employment conditions)
- salary & benefits
- 13th month salary & bonuses
- working hours
- flexi-time rules
- overtime & compensation
- travel & relocation expenses
- federal social security
- company pension fund
- accident insurance
- unemployment insurance
- salary insurance
- miscellaneous insurance
- notification of sickness or accident
- annual holidays
- public holidays
- compassionate & special leave of absence
- paid expenses
- child allowance
- family allowance
- area allowance
- probationary & notice periods

- education & training
- pregnancy & confinement
- part-time job restrictions
- changing jobs & confidentiality
- acceptance of gifts
- retirement
- military service
- dismissal

The above points are explained in this chapter, or a reference is given to the chapter where the subject is covered in more detail.

Validity & Applicability

Employment conditions usually contain a paragraph stating the date from which the employment conditions take affect and to whom they are applicable.

Salary & Benefits

Your salary (*Salär/Gehalt, salaire*) is stated in your employment contract and salary reviews, planned increases, cost of living rises, etc., may also be included. Only general points, such as the payment of your salary into a bank or post office account and the date of salary payments are usually included in employment conditions. If the salary payment day varies each month, your employer may provide you with a list of payment dates. Salaries are usually paid early in December.

Salaries in Switzerland are generally reviewed once a year around November/December, with pay rises taking affect from 1st January of the following year. Annual increases always include a percentage to cover a rise in the cost of living (although when there's a decrease in the cost of living, your salary may be **reduced**).

13th Month Salary & Bonuses

Most employers in Switzerland pay their employees' annual salary in 13 instalments and not 12. This means that in December you get, in effect, two months' salary (which helps pay your end of year bills). When a 13th salary (*13. Salär, 13ième salaire*) is paid, it's stated in your employment contract and is usually obligatory unless your employer declares otherwise.

Some companies don't pay a 13th salary, but compensate by paying a higher monthly salary. When discussing salary with a prospective employer, always ask whether a 13th salary is paid (although what is more important is the total annual salary). In your first and last years of employment, your 13th salary is paid pro rata if you don't work a full calendar year.

Some employers operate an additional annual voluntary bonus (*Gratifikation, gratification*) scheme, based on each employee's individual performance or the employer's profits. If you're employed on a contract basis for a fixed period, you may also be paid an end-of-contract bonus. Note that if you pay direct income tax, then

you will pay a higher overall rate of tax if your 13th salary and bonus are paid in the same month (see page 262).

Working Hours

Working hours (*Arbeitsstunden, heures de travail*) in Switzerland vary depending on your employer, your position and the type of industry in which you're employed. For example, for those working in most manufacturing industries the official working week is 40 hours, while bank employees work around 42.5 hours a week. At the other end of the scale, employees in hospitals, catering and hotels may work up to 60 hours a week, although the average is between 45 and 48. Whatever your working hours in Switzerland, they may be longer than you're used to working. Of the leading industrial nations, only the Japanese and Americans work longer hours than the Swiss.

The Swiss people have on three occasions voted against shorter working hours, the last time being in December 1988, when only cantons Jura and Ticino had the good sense to vote for a general 40-hour week. Many Swiss believe their long working hours are partly responsible for their economic success, although most foreign observers are of the opinion that, although the Swiss work longer hours, they don't actually do any more work.

If a company closes between Christmas and New Year, or on other unofficial holidays, employees must usually compensate by working around one hour extra each week. If applicable, it will be stated in your employment conditions. Your working hours may not be increased above the hours stated in your employment conditions, without compensation or overtime being paid.

It may come as a nasty surprise to some foreigners to discover that many Swiss employers (including most large companies) require all employees to clock in and out of work. If you're caught fiddling the clock, you will be liable to instant dismissal.

Flexi-Time Rules

Most Swiss companies operate flexi-time (*Gleitzeit, horaire mobile/horaire flexible*) working hours. A flexi-time system requires all employees to be present between certain hours, known as the block time (*Blockzeit, temps bloqué/heures de présence obligatoire*). For example from 8.30 to 11.30 a.m. and from 1.30 to 4 p.m. Block time can start as early as 7.30 or 8 a.m, which isn't early by Swiss standards. Employees may make up their required working hours by starting earlier than the required block time, reducing their lunch break (a minimum 30-minute lunch break is a legal requirement) or by working later.

Most business premises are open between around 6.30 a.m. and 7 p.m.; smaller companies may allow employees to work as late as they like, so long as they don't exceed the maximum permitted daily working hours stipulated by the cantonal or federal governments. Because flexi-time rules are often quite complicated, they may be contained in a separate set of regulations (it sometimes takes years to understand them).

Overtime & Compensation

Working hours for employees who work a flexi-time system (see above) are usually calculated on a monthly basis, during which time they may run up a credit or deficit

of around 15 hours. Hours can be compensated or increased in the following month(s) by working fewer or extra hours. Occasionally the credit hours worked may go as high as 25 hours. Some companies automatically cancel hours worked in excess of 15 or 25 hours, when an employee doesn't take time off in lieu of hours worked (*Kompensation, compensation*) within a certain time limit (they never, however, forget about the hours you owe the company). Employees who work a flexi-time system may usually take a day or a half-day off work each month in lieu of hours worked (or to be worked), without official permission.

Overtime (*Überstunden, heures supplémentaires*) payments may be made for extra hours worked, depending on company policy or your employment conditions. Most companies pay overtime only for work which is urgent and officially approved. Overtime is generally paid at the normal rate plus 25% on weekdays and Saturdays and plus 50% on Sundays.

Companies must generally obtain special cantonal permission for employees to work on Sundays and official holidays (see **Sunday Working** on page 59).

Travel & Relocation Expenses

Travel (*Reisespesen, frais de voyage*) and relocation expenses to Switzerland depend on your agreement with your employer and are usually included in your employment contract or conditions. If you're hired from outside Switzerland, your air ticket (or other travel costs) to Switzerland will usually be booked and paid for by your employer or his agent. In addition you can usually claim any extra travel costs, for example, the cost of transport to and from airports. If you travel by car to Switzerland, you can usually claim a mileage rate or the equivalent air fare cost. Most Swiss employers will pay your relocation costs to Switzerland up to a specified amount, although you may be required to sign a special contract. This contract stipulates that if you leave the employer before a certain period elapses (e.g. five years), you must repay a percentage of your removal costs, depending on your length of service.

An employer may pay a fixed re-location allowance based on your salary, position and size of family, or he may pay the total cost of removal. The allowance should be sufficient to move the contents of an average house (castles aren't usually catered for) and you must normally pay any excess costs yourself. If you don't want to bring your furniture to Switzerland or have only a few belongings to ship, it may be possible to purchase furniture locally up to the limit of your allowance. Check with your employer. A company may ask you to get two or three removal estimates when they are liable for the total cost of removal.

Generally you're required to organise and pay for the removal yourself. Your employer will usually reimburse the equivalent amount in Swiss francs **after** you have paid the bill, although it may be possible to get him to pay the bill directly or give you a cash advance.

If you change jobs within Switzerland, your new employer may pay your relocation expenses when it's necessary for you to move house. Don't forget to ask, as they may not offer to pay (it may depend on how desperate they are to employ you).

Federal Social Security

Swiss federal social security consists of Old Age and Survivors Insurance (OASI) (*Eidgenössische Alters- und Hinterlassenversicherung (AHV)*, *Assurance-vieillesse et*

survivants fédérale (AVS)) and Disability Insurance (*Invalidenversicherung (IV)*, *Assurance d'invalidité (AI)*) and is obligatory for most residents of Switzerland. A flat rate of 5.05% of your gross salary is deducted at source by your employer. For full details see page 236.

Company Pension Fund

Membership of a company pension fund (*Berufliche Vorsorge (BVG)*, *Prévoyance Professionnelle (LPP)*) is compulsory for all employees earning over Sfr. 19,200 per year. The amount you pay varies from around 5.5% to 11% of your gross monthly salary, depending on your age and your employer's pension fund. See page 238 for information.

Accident Insurance

Accident insurance (*Unfallversicherung, assurance accidents*) is mandatory for all employees in Switzerland. Occupational accident insurance is paid by your employer and covers accidents or illness at work and accidents that occur when travelling to and from work, or when travelling on company business.

Private accident insurance contributions vary depending on your employer from non-contributory to around 1.5% of your gross monthly salary. For information see page 240.

Unemployment Insurance

Unemployment insurance (*Arbeitslosenversicherung, assurance chômage*) is compulsory for all employees of Swiss companies. You pay 0.2% of your gross monthly salary which is deducted by your employer. Payment may be included with your OASI/DI payments on your pay slip (total 5.25%). For details see page 241.

Salary Insurance

Salary insurance (*Salärausfallversicherung/Salärlosenversicherung, assurance salaire*) for sickness or accidents varies from non-contributory to around 0.85% of your gross monthly salary. For information see page 241.

Miscellaneous Insurance

Other insurance provided by your employer are detailed in your employment conditions. These may include free life and health insurance when travelling outside Switzerland on company business. Some companies have their own compulsory health insurance schemes.

Notification of Sickness or Accident

You're usually required to notify your employer of sickness or an accident that prevents you from working, as soon as possible. If you're away from work for longer than two or three days, you may be required to produce a doctor's certificate. The actual period is stated in your employment conditions.

Annual Holidays

Your annual holiday (*Ferien, congé/vacances*) entitlement depends on your profession, position and employer. Most Swiss companies allow four weeks annual holiday up to the age of 50 and five weeks over 50. Some companies may allow a fifth week's holiday at an earlier age, generally 45. Top managerial positions may also offer additional annual holidays (but no time to take them).

Before starting a new job, check that any planned holidays will be approved by your new employer. This is particularly important if they fall within your probationary period (usually the first three months), when holidays aren't usually permitted.

Public Holidays

Public holidays (*Feiertage, jours fériés*) vary from canton to canton, depending on whether the predominant local religion is Catholic or Protestant. The following dates or days are public holidays in most Swiss cantons:

- * 1 January New Year's Day (*Neujahr, nouvel An*)
- 2 January St. Berchtold's Day (*Berchtoldstag, le 2 janvier*)
- * March or Good Friday (*Karfreitag, Vendredi Saint*)
- * April Easter Monday (*Ostermontag, Lundi de Pâques*)
- 1 May May Day (*Tag der Arbeit, Fête du Travail*)
- * May Ascension Day (*Auffahrt, Ascension*) — Thursday
40 days after Easter
- * June Whitsuntide (*Pfingsten, Pentecôte*) — 10 days after Ascension
- 1 August Swiss National Day (*Bundesfeiertag, Fête Nationale*)
- *25 December Christmas Day (*Weihnachtstag, Noël*)
- *26 December Boxing Day (*Stefanstag, 26 décembre*)
- * Swiss National Holidays (Swiss National Day isn't a national holiday — how very Swiss!)

If a public holiday falls on a weekend, there's no substitute weekday holiday unless the number of public holidays in a particular year falls below a minimum number.

Many Swiss companies close down during Christmas and New Year, from midday or 4 p.m. on 24th December to the 2nd or 3rd of January. To compensate for this shutdown and perhaps other extra holidays, employees are required to work around one hour per week extra, throughout the year.

Compassionate & Special Leave of Absence

Most Swiss companies provide additional days off for moving house, your own or a family marriage, birth of your child, death of a family member or close relative and other compassionate reasons. Grounds for compassionate leave (*Sonderurlaub, congé spécial*) are listed in employment conditions.

Paid Expenses

Expenses (*Spesen, frais*) paid by your employer are usually listed in your employment conditions. These may include travel costs from your home to your place of work, usually consisting of a second class rail season ticket or the equivalent amount in cash (paid monthly with your salary). Companies without an employee restaurant or canteen, may pay a lunch allowance or provide luncheon vouchers.

Expenses paid for travel on company business or for training, education, etc., may be detailed in your employment conditions or listed in a separate document.

Child Allowance

In Switzerland, parents receive a monthly child allowance (*Kinderzulage, allocations familiales*) of between Sfr. 100 and Sfr. 180 per child per month. Child allowance is paid by your employer and varies from canton to canton. The majority of cantons pay a standard allowance for each child, irrespective of the total number of children, while some cantons pay an increased allowance for the third and subsequent children (to encourage the Swiss to have more children — only trouble is, it encourages the foreigners even more). The cantons with the smallest population or lowest birth rates, usually pay the highest child allowances. The allowance is paid up to a child's 16th birthday, or until the age of 21 when he remains in full-time education.

Registration is made by your employer and the allowance is paid to the family's main earner (you can choose) in his (or her) monthly salary payment.

Family Allowance

Employers of agricultural workers, shepherds, small farmers and professional fishermen are usually required to pay household and family allowances. The employer joins a family allowance fund and pays contributions of between 1.4% and 3.5% of the employee's gross salary. The employee receives from Sfr. 65 to 135 per child, per month.

Area Allowance

If you're a civil servant employed by the federal government or a canton or community, you may receive an area allowance or weighting (*Ortzuschlag, allocation locale*), depending on the region in which you work. The allowance, which may total a few thousand francs a year, is paid in monthly instalments with your salary.

Probationary & Notice Periods

For most jobs there's a probationary period (*Probezeit, periode d'essai*), which ranges from two weeks for seasonal workers to three months for permanent employees. Seasonal workers or their employer can usually terminate their contract with a notice period (*Kündigungsfrist, délai de résiliation*) of three days during the probationary period. For permanent employees, notice can be given at the end of any week, with a notice period of one or two weeks. After the probationary period, an employment contract may be terminated by either party at the end of any month, when the contract notice period (e.g. one to three months) applies.

Your notice period depends on your employer, your profession and your length of service, and is usually noted in your employment contract and employment conditions. If not stated, then the notice period is usually one month during the first year, two months during the second to ninth years and three months from the tenth year of service. The notice period for many professions is three months and may be longer for executive or key employees, e.g. six months. Your notice period may be extended after a number of years' service, in which case it will be noted in your employment conditions.

If an employer goes bankrupt and can't pay you, you can terminate your employment without notice, but your employer can't. Other valid reasons for an employee not giving notice are assault or abuse of you or a colleague by your employer and failure to pay or persistent delay in paying your salary.

Education & Training

Education and training (*Schulung und Ausbildung, enseignement et formation*) provided by your employer should be stated in your employment conditions. This may include training abroad, provided it's essential to your job (although you may have to convince your employer). In addition to relevant education and training, employers must also provide the essential tools and equipment for a job (which of course, is open to interpretation).

If you need to learn a language or improve your language knowledge in order to perform your job, the cost of language study is usually paid by your employer. If not essential, some employers will pay a part of the cost only or nothing at all (one of the penalties of being a native English speaker). Employees who aren't of English mother-tongue may be paid to learn English if it's necessary for their job.

An allowance may be paid for personal education or hobbies (flower arranging, kite flying, breakdancing, etc.) which aren't work related or of direct benefit to your employer.

Pregnancy & Confinement

Time off for sickness in connection with a pregnancy (*Schwangerschaft, grossesse*) is usually given without question, but may not be paid unless authorised by a doctor. Your salary will usually be paid for a maximum of ten weeks (four weeks prior to delivery and six weeks after), depending on your length of service and whether you were pregnant on joining the company. These periods can be extended by a doctor. Pregnant and nursing mothers can't be required to work overtime and can't be given notice in the eight weeks before a baby is due, or the eight weeks after a birth. You can't (by law) return to work during the first eight weeks after delivery.

Some companies pay a monthly allowance to pregnant mothers-to-be (pregnant fathers receive the Nobel prize for medicine).

Part-Time Job Restrictions

Restrictions on part-time employment (*Nebenarbeit, travail accessoire*) are usually detailed in your employment conditions. Most Swiss companies don't allow full-time employees to work part-time (i.e. moonlight) for another employer, particularly one

in the same line of business. You may, however, be permitted to take a part-time teaching job or similar part-time employment.

Changing Jobs & Confidentiality

Companies in a high-tech or highly confidential (*vertraulich, confidentiel*) business may have restrictions (*Konkurrenzklausele/Konkurrenzverbot, clause de non-concurrence*) on employees moving to a competitor in Switzerland or within Europe. You should be aware of these restrictions, as they are enforceable by Swiss law, although it's a complicated subject and disputes must often be resolved by a court of law.

Swiss laws regarding industrial secrets and general employer confidentiality are very strict (on a par with murder — no joke!). If you breach this confidentiality, it may not be simply a matter of dismissal and perhaps subsequently having to leave Switzerland. You may also find yourself subject to criminal proceedings, resulting in a fine or even imprisonment. Keep our secrets SECRET, could well be the byword of all Swiss companies — not just the banks.

Acceptance of Gifts

Employees are normally forbidden to accept gifts (*Geschenkannahme, accepter des dons*) of more than a certain value (e.g. Sfr. 50) from customers or suppliers. Many suppliers give bottles of wine or small gifts at Christmas, which don't breach this rule. (If you accept a bribe, make sure it's a big one and that your bank account is covered by the Swiss secrecy laws.)

Retirement

Your employment conditions may be valid only until the official Swiss retirement age (*Ruhestand, retraite*), currently 62 for women and 65 for men. If you wish to continue working after you have reached retirement age, you may be required to negotiate a new employment contract (you should also seek psychiatric help).

Military Service

Salary payment during Swiss military service (*Militärdienst, service militaire*) and time off for military and civil defence duties, are included in your employment conditions. These are of no interest to foreigners, as they are only liable for Swiss military service if they become Swiss citizens or have dual nationality, haven't already served in a foreign army and are young enough to be eligible (see **Military Service** on page 341).

Dismissal

Dismissal is only permissible in exceptional circumstances. For example, refusing to work, cheating or stealing from your employer, competing with your employer, insulting your employer or colleagues, assault on your employer or a colleague and drunkenness during working hours on your employer's premises (office parties excepted). Under normal circumstances, you can't be fired in the first four weeks of an illness, in the eight weeks before you're due to give birth or the eight weeks after giving birth, or during compulsory military service.

Sanity Clause

Does the employment contract include a sanity clause? This is particularly important if you have young children. Some people, however, don't believe in sanity clause (particularly scrooges).

SUNDAY WORKING

In Switzerland there's a law against working on Sundays and official holidays unless absolutely necessary (I can't wait for the law banning work on the other six days of the week). When necessary, an official form must be completed by your employer and approved by the cantonal authorities. The general Sunday working law even prohibits the glorious Sunday pastimes of car washing and gardening. If you're fortunate enough to have a garden, you may sit, but not work in it on a Sunday. Washing your clothes on a Sunday is also forbidden, at least in a shared house washing machine, as is hanging out clothes to dry.

Sunday is a day of peace when the Swiss don't tolerate electric drills, loud hammering or loud music (somebody ought to inform the church bell-ringers and shooting ranges). Sunday working laws may be less strict or less strictly observed in country areas, where farmers are permitted to work on most Sundays.

Fines can be imposed for ignoring the Sunday working law, although as a foreigner you may just be given a warning (besides which, your Swiss neighbours will probably inform you long before anyone calls the police).



3.

PERMITS & VISAS

Officially Switzerland doesn't use the term 'work' permit. Foreigners are issued with a residence permit (*Aufenthaltsbewilligung, autorisation de séjour*) which entitles them to live or work (or both) in Switzerland and which is issued in a plastic cover entitled 'foreigner's permit' (*Ausländerausweis, livret pour étrangers*). A foreigner working in Switzerland is usually granted either an 'A' permit, if a seasonal worker, or a 'B' permit if employed for an indefinite period.

You must obtain an 'assurance of a residence permit' (*Zusicherung der Aufenthaltsbewilligung, assurance d'autorisation de séjour*) before entering Switzerland. This is an official document issued by the Swiss federal government, stating that you have been offered a position with a Swiss employer, or have been given permission to live in Switzerland, and that you will be granted a residence permit after arrival. **The assurance must be obtained before arrival in Switzerland to take up residence.** Some foreigners also require a visa to enter Switzerland, even when coming to take up employment or residence (see Visas on page 71).

A leaflet issued by Swiss embassies states: '*Anyone entering Switzerland as a tourist will not be able to obtain a residence permit. An application will only be considered after his departure from Switzerland.*' In practice, however, this isn't always true. Many employers of seasonal workers rely on hiring workers on the spot. If you apply in person for a seasonal job and an employer has got an unallocated permit, he can usually get it issued almost immediately. Personal applications don't usually apply to permanent positions, due to the time required to process permit applications, usually around two to three months.

Before applying for an annual permit for a foreign worker, a Swiss employer must have previously advertised the job vacancy in Switzerland. There are strict annual permit quotas in each canton, plus a federal government quota which can be used in exceptional circumstances. Each canton is granted an annual quota of residence permits, based on the percentage of foreigners resident in the canton. In deciding whether to grant a permit, the authorities consider the provision of essential services and supplies, economic necessity due to lack of personnel and the promotion of commercial development. The authorities can usually exercise their discretion within the bounds of the law. Due to an acute shortage of labour in certain sectors (e.g. catering and hospitals), there has been an increase in quotas in recent years and the allocation system has been made more flexible.

Most Swiss companies and many foreigners in Switzerland, sooner or later become entangled in the complex and bureaucratic nightmare of the Swiss permit system (do Swiss officials really understand it?). You will hear many stories about how foreigners can obtain residence permits, many of which may appear contradictory. Although a prospective employer may tell you in good faith that he can obtain a permit, he can't guarantee that approval will be granted. It's impossible to state absolute rules, as the criteria for the granting of permits are many and varied including qualifications, experience, profession, prospective employer (how much influence he has), quotas, cantonal and federal government approval, nationality of the applicant and his spouse, the area of Switzerland, and the sex and age of the applicant. Ultimately permit approval may simply be decided on the whim of a government official. If a permit application is denied, ask why and don't always take no for an answer; decisions are sometimes reversed on appeal. Note that the refusal of a permit for a particular job, doesn't prevent you from applying for a different position with the same or another employer.

Foreigners working for international organisations are issued with an identity card (*Identitätskarte, carte de légitimation*) and not a residence permit, and aren't subject to quotas or the same regulations as persons working for Swiss employers, as described in this chapter.

PERMIT CLASSES

As a foreigner working in Switzerland, you will receive one of the following classes of residence permit:

'A' Permit (Seasonal Permit)

An 'A' permit (*Saisonbewilligung, permis A/permis saisonnier*) is valid for a maximum period of nine months. It's issued to seasonal workers (*Saisonarbeiter, saisonnier*), for example, those working in the tourist and building industries. This is the easiest type of residence permit to obtain, although it may be issued for four to five months only, i.e. for the duration of the summer or winter tourist seasons. 'A' permits are issued for a pre-determined period and entry and exit dates must be strictly complied with. It's difficult to convert an 'A' permit into a 'B' permit (see below), although it's possible when you have worked in Switzerland for a period of 36 months in four consecutive years. The 'A' permit quota for all cantons was approximately 122,000 in 1990, plus an additional federal quota of around 10,000.

Limited three or four-month permits are also available for seasonal workers (see 'L' Permit on page 64).

'B' Permit (Annual Permit)

A 'B' permit (*Aufenthaltsbewilligung, permis de séjour/permis B*) is valid for one year and is renewable. It's normally issued only to qualified and experienced people in professions where there's a shortage of skilled labour. 'B' permits (issued in a grey cover) are normally renewed each year on application (although this isn't an automatic entitlement) or every two years after five years residence, when the holder doesn't qualify for a 'C' permit (see below). The holder of a 'B' permit can be refused renewal if an unemployed Swiss citizen or 'C' permit holder is available to take over his position, although this is extremely unlikely. There are fees for the renewal of annual permits, which are usually paid by the permit holder.

Each canton has an annual quota for new 'B' permits, which doesn't include renewals of existing 'B' permits. Holders of 'B' permits aren't usually permitted to change employment or profession in their first one or two years in Switzerland (see **Changing Jobs** on page 70).

Since 1990, the spouse of a 'B' permit holder has been permitted to work in Switzerland and isn't subject to permit quota restrictions. Positions must be advertised in Switzerland and companies must still satisfy the authorities that an equally qualified unemployed Swiss resident (receiving unemployment benefit) isn't available to fill the vacancy.

The 'B' permit quota for all cantons (including a special federal quota) was around 10,000 for the year ending 31st October 1989. There were 264,817 annual permit holders in April 1991.

‘C’ Permit (Permanent Residence Permit)

A ‘C’ permit (*Niederlassungsbewilligung, permis d’établissement/permis C*) signifies permanent residence and although reviewed every three years, it can be renewed indefinitely. ‘C’ permits are issued (in a green cover) automatically to ‘B’ permit holders after five or 10 consecutive years as a resident in Switzerland. Citizens of Belgium, Denmark, Eire, Finland, France, Germany, Iceland, Italy, Liechtenstein, Luxembourg, Monaco, The Netherlands, Norway, Portugal, Spain, Sweden and the United Kingdom, qualify for a ‘C’ permit after five years. The qualification period for citizens of all other countries is 10 years. The 10-year qualification period is reduced to five years for a foreigner married to a Swiss, who doesn’t qualify for a ‘C’ permit after five years (so start looking for a Swiss spouse the moment you arrive in Switzerland). ‘C’ permits are also issued to stateless persons and official refugees after five years and to the families of ‘C’ permit holders.

Holders of ‘C’ permits don’t require permission to change jobs, change their cantons of residence or work, or become self-employed. In April 1991 there were 855,851 ‘C’ permit holders.

‘G’ Permit (Border Crossing Permit)

A ‘G’ permit (*Grenzgängerbewilligung, permis frontalier*) gives a person living in neighbouring countries the right to work in Switzerland. Unlike ‘A’, ‘B’ and ‘C’ permits, a ‘G’ permit doesn’t include residential rights in Switzerland. To qualify you must have been resident in the border area for at least six months. A ‘G’ permit is renewed annually and **can’t** be converted into a ‘B’ permit. There’s no quota for ‘G’ permits, but positions must be advertised in Switzerland and companies must still satisfy the authorities that no equally qualified unemployed Swiss resident is available to fill a vacancy. Permits are usually initially valid for one year; when changing employers or even jobs within the same company, a new permit application is necessary. The total number of ‘G’ permit holders in April 1991 was 183,498.

‘L’ Permit (Limited Validity)

An ‘L’ permit (*Aufenthaltsbewilligung L, permis de séjour L*) is a short-term residence permit, issued (in a purple cover) for a limited period (*begrenzte Gültigkeit/limitierte Gültigkeit, durée limitée*) only, e.g. four to six months when issued by a canton and 12 or 18 months when issued by the federal government. It’s generally granted to students, trainees and au pairs, who were previously issued with a ‘B’ permit. Specialists employed by foreign companies and sent as consultants to a Swiss-based company, usually also receive an ‘L’ permit. ‘L’ permits may be renewable, but any time spent in Switzerland with an ‘L’ permit doesn’t count towards acquiring a ‘C’ permit. There are no quotas for ‘L’ permits. ‘L’ permits were introduced in 1990 and the rules regarding their application seem to be open to (mis-) interpretation.

International executives and inter-company transferees are issued with special ‘L’ permits from the federal government, which allow a maximum stay of four years. Limited three or four-month permits are also available for seasonal workers (see ‘A’ Permit on page 63), which don’t allow the permit holder to be re-employed in Switzerland during the current year.

Employees of International Organisations

Foreigners employed in Switzerland by international organisations, e.g. the United Nations in Geneva, have a special status. They don't require a normal residence permit but are issued with an identity card (*Identitätskarte, carte de légitimation*), which is obtained by their employer. Customs, immigration and housing regulations for employees of international organisations differ considerably from those of 'normal' permit holders (if they had to put up with the usual Swiss red tape, the UN would have gone elsewhere).

Spouses

Officially the spouse (and children up to 18 years old) of a 'B' permit holder aren't granted residence in Switzerland until one year after the arrival of the permit holder, or until the immigration office is satisfied that the permit holder's income is sufficient to support a family. In practice, however, a 'B' permit holder can usually bring his spouse and children with him on arrival in Switzerland or send for them after a short period. Note that for the purpose of family reunification, only the spouse and children under 18 (20 for Portuguese and Spanish children) are eligible for entry into Switzerland as dependants. The families of seasonal workers ('A' permit holders), students and trainees **aren't** granted residence permits; visits are limited to six months per year and shouldn't exceed three months at any one time, with a month between visits. The visit only rule isn't, however, always strictly enforced.

Since 1990 the spouse of a 'B' permit holder has been permitted to work in Switzerland and isn't subject to permit quota restrictions. However, positions must still be advertised in the usual way and companies must satisfy the authorities that no equally qualified unemployed Swiss resident (receiving unemployment benefit) is available to fill the vacancy. A prospective employer wishing to employ the spouse of a 'B' permit holder must make an application for an annual permit. This also applies to the spouses of international civil servants and members of diplomatic missions.

If a 'C' permit holder marries an 'A' permit or non-permit holder, then the 'A' or non-permit holder will qualify for a 'B' permit. If you have a live-in partner, it's impossible for him or her to obtain a residence permit to live or work in Switzerland. The only solution is to get married, as the Swiss authorities, even in this supposedly enlightened age, don't recognise unmarried couples living together. Not so many years ago, unmarried Swiss couples were actually **forbidden** to live together in some cantons (to encourage them to marry and pay increased income tax).

Children

Unemployed foreign children under 18, are usually registered on one of their parents' residence permits, provided they have the same family name as their parents; otherwise they receive their own permit. If only one parent is working, all family members will usually be registered on one permit. When they start work, or at the age of 18, foreign children must apply for their own residence permits, even when in full-time education. The children of permit holders aren't entitled to work full-time in Switzerland unless they have their own residence permits.

From the age of 13, children may work a maximum of three hours a day and a total of 15 hours a week. At age 15, children may work eight hours a day and a total of 40

hours a week. Foreign teenagers may apply to work in Switzerland, but require an offer of employment from a prospective employer. Contact your community or cantonal alien's police for local regulations. Students whose parents are working in Switzerland, may apply for a residence permit allowing them to work in Switzerland.

Non-Swiss children with one Swiss parent, must follow the normal immigration procedures for foreigners. They aren't, however, subject to quota restrictions and there are no limitations on their freedom to live or work in Switzerland.

Part-Time Employment

Permits are required for all part-time occupations with the exception of voluntary work, which comes under special regulations. This applies to all members of a foreigner's family living in Switzerland. A permit is required even when a part-time job is for a few weeks only, for example, temporary work in the farming industry.

If you work part-time, your rights as an employee depend on the number of hours you work each week. If you work more than 12 hours a week for one employer, you're entitled to much the same benefits as a full-time employee (see **Chapter 2**).

Students

Foreign students in Switzerland require an 'L' permit. The educational establishment provides the student with a certificate stating he's a full-time student. After finding accommodation he must take this to the local community office of the town or area and apply for a residence permit in the normal way (see **Resident's Control** on page 76). Foreign students must be able to satisfy the authorities that they can support themselves financially and they may check that students are attending classes. There are special regulations for students or trainees studying with international organisations.

Non-Employed Foreign Residents

Foreigners wishing to live, but not work in Switzerland (euphemistically called 'leisured foreigners' by the Swiss authorities), must apply for a residence permit from a Swiss embassy or consulate before arriving in Switzerland. Permits are normally issued only to those over 60 (pensioners) or persons of independent means (the **very** rich). You're required to furnish proof that you have sufficient assets or income to live in Switzerland, usually via a statement from your bank. Other information required may be a curriculum vitae (?); a statement of why you want to live in Switzerland; the name of someone in Switzerland who can guarantee to look after you in an emergency (it's obviously advantageous to have close relatives already living in Switzerland); and proof that you have health and medical insurance. If you're a pensioner, you must have retired from all gainful employment.

Regulations vary from canton to canton; contact the cantonal authorities in Switzerland for local residence qualifications.

Tourists

Foreigners who visit Switzerland for under three months without taking up employment, don't require a permit, although some foreigners need a visa (see page 71) to enter Switzerland. Visitors from some countries, e.g. eastern European countries, may need to explain how they intend to finance their stay in Switzerland, when making a visa application. Permit-free visitors may not exceed a total of six months residence per year. According to federal regulations, foreign visitors must be registered by their landlord with their local community if their stay exceeds three months (this period can be reduced by some cantons). To extend a stay beyond three months without leaving Switzerland, apply to the local cantonal alien's police.

If you want to establish temporary residence for longer than six months, apply at a Swiss embassy or consulate **before** coming to Switzerland.

Anyone entering Switzerland as a tourist is generally unable to obtain an annual residence 'B' permit (although an 'A' permit can often be issued on the spot). Applications for a 'B' permit are officially considered only after the departure of the applicant from Switzerland.

Refugees

On arrival in Switzerland, a refugee (*Fluchtling/Asylant, réfugié*) must submit an application for asylum. While the application is being processed, the 'refugee' is given a document identifying him as such. Theoretically refugees are allowed a three-month stay while their status is assessed, although in practice assessment usually takes much longer due to the flood of refugees arriving on Switzerland's doorstep in recent years. In mid-1991, there was a backlog of 55,000 cases waiting to be heard, although efforts are being made to simplify and speed up the process. If a refugee hasn't been assessed after three months, a permit is issued allowing him to work in a limited number of fields, e.g. hotel, catering, agriculture and construction.

If a request for asylum is rejected, the applicant must leave Switzerland by the date specified, usually immediately. If the request is approved, a 'B' permit is issued; in exceptional circumstance, e.g. after a review period of many years, a 'C' permit may be issued immediately. In 1990 Switzerland had a record number of applicants for asylum totalling around 35,000, giving it the dubious distinction of having the most asylum seekers per head of population of any European country. A further 18,000 applied for asylum in the first half of 1991. Most new refugees are from Lebanon, Sri Lanka, Turkey and Yugoslavia.

After fugitives file an application for asylum, the canton to which they are assigned has a legal obligation to house and support them. Accommodation is in 'barracks' type buildings for single persons or furnished apartments for families. Working refugees can borrow money from their local community at low or zero interest rates. Switzerland has, however, serious problems accommodating asylum-seekers (and its own population) and some towns have even refused to accommodate them. It's estimated that Switzerland spends Sfr. 350m a year accommodating refugees.

Although there's widespread sympathy in Switzerland with the plight of genuine refugee's, many of Switzerland's asylum-seekers are fleeing from economic hardship rather than political persecution, evidenced by the small number (around 5%) of applications which are approved. The increase in asylum-seekers has awakened

xenophobic instincts in some Swiss and there has been a number of racist attacks against refugees, a few of which have resulted in deaths.

Switzerland has traditionally been a sanctuary for refugees and it harbours around 28,000 recognised political refugees from Cambodia, Chile, Eastern Europe, Lebanon, Sri Lanka, Tibet, Turkey, Yugoslavia and Vietnam. However, many Swiss now believe 'the boat is full' and the current flood of asylum-seekers may force the Swiss government to change its policy,

PERMIT APPLICATION

The normal procedure for obtaining an annual permit for employment and residence in Switzerland is as follows:

1. An offer of employment is sent to you by your prospective Swiss employer, stating your anticipated starting date.
2. When you accept the offer of employment, your prospective employer will apply to his cantonal alien's police for a residence permit. Only bona fide Swiss companies or employers can apply for a residence permit for a foreigner.
3. On receipt of the permit approval, your prospective employer will send it to you with an employment contract, stating your employment starting date.
4. On arrival in Switzerland, present your 'assurance of a residence permit' paper to the border or airport immigration officials (see page 74).

PERMIT CANCELLATION

'B' Permits

'B' permits are cancelled when:

- the permit holder leaves Switzerland
- the permit holder has lived outside Switzerland for an uninterrupted period of six months, without applying for leave of absence (see below)
- the permit expires and isn't renewed
- it can be assumed that the permit holder has left Switzerland (for example, he has given notice of termination of employment or taken up employment abroad), even if he hasn't notified the Swiss authorities
- the spouse is widowed or divorced from the 'B' permit holder. If the spouse and family of a 'B' permit holder have been resident in Switzerland for at least two years, they may be permitted to remain in Switzerland providing they are self-sufficient (e.g. pension, alimony or salary).

'C' Permits

'C' permits are cancelled when:

- the permit holder notifies the local authority of his permanent departure

- the permit holder has lived outside Switzerland for an uninterrupted period of six months, without applying for leave of absence (see below)
- the spouse is widowed or divorced from the 'C' permit holder. The spouse or family of a 'C' permit holder may remain in Switzerland if they are self-sufficient (e.g. pension, alimony or salary).

LEAVE OF ABSENCE

If you intend to be absent from Switzerland for a period longer than six months and want to be sure of retaining your permit for your return, you can obtain an 'assurance of return' if a 'B' permit holder, or an 'authorisation of absence' if a 'C' permit holder.

The assurance of return for a 'B' permit holder must be requested by your employer. It's granted for a maximum absence of two years, provided your employer states that you will return to his employment within this period.

If you're a 'C' permit holder, you must personally request an authorisation of absence from your cantonal authorities. It's granted for a maximum of two years provided you can justify the necessity of your absence, for example, study abroad, special education or training, or a special assignment for your employer.

IMPORTANT NOTES

- It can take up to three months to obtain a residence permit to live in Switzerland and it's often a protracted affair, from the initial job application, interview and written job offer, until receipt of your permit approval.
- You must enter Switzerland within three months of the date of issue of your residence permit approval. If you're unable to take up employment within this period, you should inform your prospective employer so that he can apply for an extension.
- If the alien's registration office rejects an application for a permit, the reason must be given in writing. The applicant will be informed of any right of appeal, the relevant appeal authority and any time restrictions which apply.
- Older children without residence permits should carry passports or identity cards to verify their age, for example, to purchase half-price public transport tickets and cinema tickets for age-restricted performances. Secondary school children are often issued with a school identity or student card (*Schulerausweis/Studentenausweis, carte d'identité scolaire/carte d'étudiant*).
- You should carry your Swiss residence permit, passport or other official form of identification with you at all times within Switzerland (except when swimming or jogging).
- It's a good idea to keep a copy (not the originals) of all your family's official papers, permits, passports, birth certificates and other important documents in a safe place, e.g. a bank safety deposit box.
- Any infringements concerning residence permits, registration of foreigners, etc., are taken very seriously by the Swiss authorities. There are penalties for breaches of regulations, including fines and even deportation for flagrant abuses.

CHANGING JOBS

The rules regarding changing jobs vary according to your type of residence permit and whether or not you're married to a Swiss citizen. Holders of 'A' permits are permitted to change jobs only when they have completed their current contract and haven't exceeded the maximum permitted working period of nine months during a calendar year. They must also not remain in Switzerland beyond the date of departure stated on their permit.

If you're a 'B' permit holder, you're generally not permitted to change jobs without special permission until you have worked one or two years in Switzerland, depending on your canton of residence. Even then you must usually remain in the same profession. It's easier to change jobs within the same canton, provided your employment contract was terminated through no fault of your own and the economic situation doesn't prevent the requested change. In some cantons you may have to appear before a commission (tribunal?) if you wish to change jobs within your first two years in Switzerland.

When you change jobs, you must usually resign your present position before your prospective new employer can apply for a new residence permit. Your new employer will need a copy of the letter from your current employer confirming your resignation. The authorities may also ask for a statement (*Freigabe, libération*) from your present employer, stating that you have resigned voluntarily and that they don't object to your leaving. This doesn't appear to be mandatory but is provided on request. Your former employer must provide (by law) a reference (*Zeugnis, attestation*) in the local language and a salary statement (*Lohnausweis, certificat de salaire*) for tax purposes. Some companies will provide a reference in English or another language on request.

A job offer doesn't guarantee that a residence permit application will be approved. This means, at least in theory, that changing jobs in Switzerland before you have a 'C' permit (a permanent residence permit) can be a risky business. In reality, companies 'almost' always know when they can obtain a residence permit for a foreigner and wouldn't expect you to resign unless they were certain of receiving the permit approval, **but take care.** Check your notice period in your employment contract or conditions before resigning (see **Probationary & Notice Periods** on page 56) and whether there are any employment restrictions, e.g. with regard to working for a competitor.

Your resignation letter should be sent by registered mail to reach your employer by the last working day of the month at the latest, or be presented personally to your employer in exchange for a signed and dated receipt.

The Swiss don't change jobs very often and employers may think you're a gypsy, or at the very least a bit unstable, if you change jobs more often than once or twice in your lifetime. Other items to take into account when changing jobs are:

- If you're a member of a company health fund (*Krankenkasse, caisse de maladie*), it will be necessary to transfer your family's health insurance to another health fund or health insurance company. Your medical cover may cease on your last official day of employment (see page 243).
- If you're moving to another Swiss company, your accrued company pension fund benefits will be transferred to a private pension fund account in your name. If you're leaving Switzerland the accrued benefits will be paid to you in full (see page 238).

- If you have an 'A' or 'B' permit, you should inform your community (*Gemeinde, commune*) that you have changed employers. This is particularly important if your new employer is located in a different canton to the one in which you're resident, as this may affect your income tax status (see page 262).
- If changing jobs entails moving house within Switzerland, see **Chapter 19**.

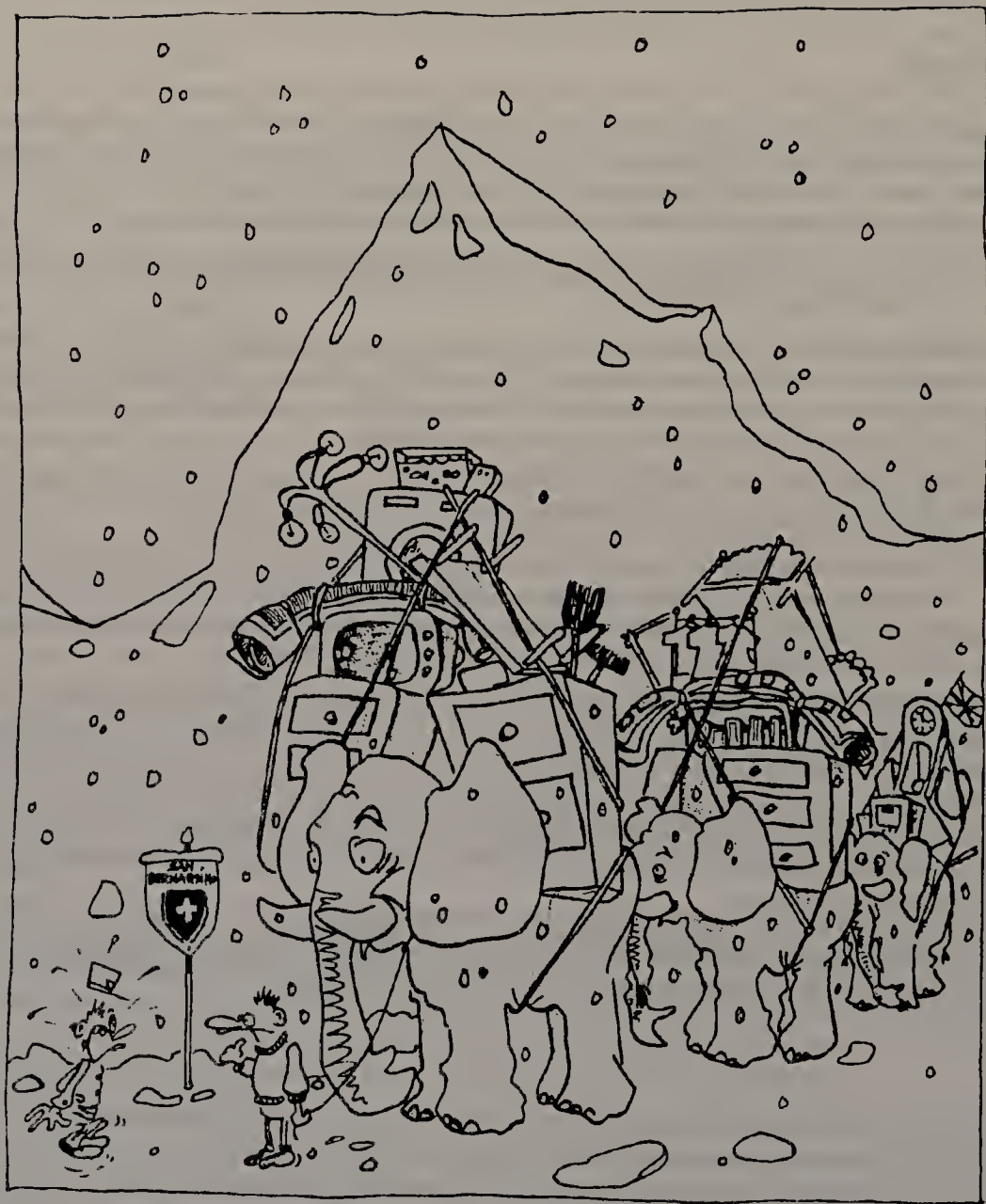
VISAS

Many foreigners require a visa to enter Switzerland to take up employment (*Einreisevisum zum Stellenantritt, visa d'entrée pour prise d'emploi*). This includes most people who aren't citizens of Western Europe (if in doubt check with a Swiss embassy or consulate). If you need a visa, the procedure is as follows:

1. An offer of employment is sent to you by your prospective Swiss employer, stating your anticipated starting date.
2. Take this with your passport to the Swiss embassy or consulate in your country of residence. Here you complete a number of forms (and provide passport photographs), which are sent to Switzerland for processing. The Swiss embassy or consulate will tell you exactly what to provide.
3. On receipt of your acceptance of the job offer, your prospective Swiss employer will apply to the cantonal alien's police for a residence permit.
4. When the application is approved, authorisation to issue the visa is sent to the Swiss embassy or consulate in your country of residence. They will contact you and ask you to visit them with your passport, in which a visa will be stamped permitting you to enter Switzerland to take up employment.

Note that if you require a visa to enter Switzerland, you may also need visas to visit other European countries. Check with your country's embassy or consulate in Switzerland. Applications must be made in advance, visas are valid for one to three months only and are usually expensive. There may also be restrictions on the number of entries permitted on a single visa. With the exception of citizens of the EC and Scandinavian countries plus Austria and Switzerland, all foreigners require a visa to enter France.

When you're resident in Switzerland, you must obtain a character reference (*Leumundszeugnis, certificat de bonne vie et moeurs*) from your community (fee around Sfr. 5) in order to obtain a visa for some countries.



4.

ARRIVAL

On arrival in Switzerland to take up employment or residence, there are a number of formalities which must be completed. These are described in this chapter, plus a few suggestions for finding local help and information.

Swiss customs and immigration officials are usually polite and efficient, although they may occasionally be a little over zealous in their attempts to keep out illegal immigrants. (Even if you aren't a smuggler or fugitive, it pays to be courteous and not to make jokes about the Swiss.)

BORDER CONTROL

On arrival in Switzerland present your passport and 'assurance of a residence permit' (*Zusicherung der Aufenthaltsbewilligung, assurance d'autorisation de séjour et de travail*) paper to the immigration authorities at the frontier or airport. If you have an entry visa (see page 71) it will be cancelled by the immigration official. Officially you also require an employment contract, although it's unlikely that anyone will ask to see it.

Ask the immigration official to stamp your 'assurance of a residence permit' paper to verify your date of entry. This isn't obligatory but the following is an extract from the Federal Office of Public Health memorandum: *'To facilitate confirmation of date of entry, aliens are strongly recommended to request on entry the appropriate date stamp from the customs authorities.'* This is primarily for the Swiss frontier health authorities (see below).

FRONTIER HEALTH CONTROL

With the exception of voluntary workers, all foreigners intending to work in Switzerland must have a health check to detect contagious diseases, which usually consists of an X-ray only. The health check is carried out at frontier health control clinics (*Grenzsanitätsposten, poste sanitaire des frontières*) in border crossing towns and at Zurich airport. Business hours vary considerably from clinic to clinic, however, they are all closed on weekends and public holidays. A complete list of frontier health control clinics and their business hours, is contained (in English) on the back page of the green memorandum attached to your residence approval paper. Clinics are closed for lunch from around 12 a.m. to 2 p.m.

The Federal Office of Public Health memorandum also states that *'The frontier health control must take place on the date entering Switzerland.'* In fact you may enter Switzerland when clinics are closed, but it's necessary to return to a clinic within 72 hours (three days) of arrival for the health check. Although the health check is provided free of charge, there's a 'supplementary fee' (fine?) of Sfr. 20 for those: *'Who don't present themselves for medical examination on the day of entry into Switzerland'*, as stated in the Federal Office of Public Health memorandum. Why there is this charge isn't clear, as a few days can surely make no difference whatsoever (tourists can travel around Switzerland for three months without any health checks) and clinics are closed on weekends when many people arrive.

The authorities advise that you allow two to three hours for the health check, although in practice it usually takes less, depending on how busy they are. After the health check, your passport is stamped to verify that you have completed it. The whole procedure seems rather odd, as members of your family don't require a health check

unless they intend to work in Switzerland. If a member of your family obtains a permit to work within their first year of residence, they may be required to have the health check, but if they take up employment after one year it's unnecessary (by then you have already contaminated the whole population). No immunisation is required for entry into Switzerland.

Don't forget to take your passport and 'assurance of a residence permit' paper with you to the health check. Foreigners may be required to repeat the health check upon returning to Switzerland after an authorised leave of absence (see page 69).

If you find a job (e.g. a seasonal job) after entering Switzerland as a tourist, you must visit a frontier health control clinic with your 'assurance of a residence permit' paper for the health check.

CUSTOMS

When you enter Switzerland to take up residence, household or personal effects you have owned for at least six months may be imported without paying duty. If you're personally importing household effects or furniture and are unable to move directly into accommodation, the customs authorities may ask for written evidence that you have somewhere to store your belongings, for example, the lease on a house or apartment, or proof of ownership of a property. A complete list of the items being imported must be supplied at the time of customs clearance, together with a request for duty-free import (a form is provided). Any articles you have owned for less than six months must be valued. If you leave Switzerland within one year, these articles must be exported or duty paid.

If you sell any of your personal effects imported into Switzerland within one year of arrival, you're required to inform the customs authorities at the location where they were imported into Switzerland. Import duty is calculated on the age, value and sale price of an item.

If you plan to enter Switzerland with a foreign registered car and household effects (for example, on a trailer), it's better to enter via a major frontier post, as smaller posts may not be equipped to deal with you unless informed of your arrival in advance. Note also the following:

- Switzerland has no currency restrictions — they love all foreign currency (the more the better)
- a licence isn't required to import sporting guns and ammunition, although they are subject to cantonal regulations. You can usually import two hunting or sporting rifles and 100 rounds of ammunition.
- **never attempt to import illegal goods, e.g. drugs, bombs or firearms**
- for duty-free allowances (alcohol, tobacco, etc.) see page 328
- for information regarding the importation of cars into Switzerland see page 183
- for information regarding pets see page 342.

Information concerning Swiss customs regulations is contained in a leaflet entitled *Customs Regulations for travellers domiciled abroad*. It's obtainable from customs offices, Swiss National Tourist Offices or from the Head Customs Office, (Oberzolldirektion, Direction des Douanes) Monbijoustr. 40, CH-3003 Berne (tel.

031/61 65 11). The customs office will also supply you with detailed information regarding the importation of special items.

MOTORWAY TAX

If you wish to use the Swiss motorways, you must pay a motorway tax of Sfr. 30 per year. This tax is payable in addition to Swiss road tax (see page 205) and is applicable to all motor vehicles using Swiss motorways, whether Swiss or foreign registered. It's compulsory if you enter Switzerland via a motorway road frontier (e.g. Basle) by private vehicle, where you must pay it on the spot. Otherwise you must enter Switzerland via a frontier post which doesn't connect directly to a motorway.

On payment of the motorway tax, you're given a windscreen sticker (*Vignette*) which must be affixed to your windscreen left hand side (top or bottom) or centre top. The vignette isn't transferable between vehicles and will tear to pieces if you attempt to remove it (unless you know how). The motorway tax is applicable to all vehicles, trailers, caravans and motorcycles with a maximum weight of 3.5 tonnes each. If you have a trailer or caravan, it requires an additional vignette (elephant caravans are exempt).

If you don't buy a vignette and are subsequently stopped by the police on a motorway, you will be fined Sfr. 100, besides having to pay the tax. It's possible to drive around Switzerland without using motorways — but very time consuming. The vignette is valid for a calendar year, with a month's overlap at each end, for example, from December 1st 1991 to January 31st 1993. It can be purchased in advance (although unnecessary) at Swiss National Tourist Offices or from automobile associations throughout Europe. In Switzerland, it's sold at border crossings, post offices and most garages.

The motorway tax is a small price to pay for the convenience of using some of the best and finest engineered roads in Europe, particularly when you consider that there are no road tolls in Switzerland (unlike, for example, France and Italy, where motorway tolls make the cost of motorway driving prohibitive).

RESIDENT'S CONTROL

Within eight days of arrival in Switzerland and before starting work, you must register (*anmelden, s'inscrire*) yourself and your family with the local community (*Gemeinde, commune*) where you're living, **even if you're in temporary accommodation (e.g. an hotel)**. This is done at your local community office (*Gemeindehaus, maison communale*) in country areas, or area office (*Kreisbüro, bureau d'arrondissement*) in cities. Cities and large towns often have a special resident's control department (*Einwohnerkontrolle, contrôle d'habitant*).

New arrivals must register to obtain their annual residence permit (*Aufenthaltsbewilligung, permis de séjour*). Switzerland has strict regulations regarding registration for a number of reasons, one being that most residents pay local taxes levied by their local community from their date of registration. Another reason is that each new resident foreign worker is deducted from his canton's annual permit quota. You must have your frontier health check **before** you can register (see **Frontier Health Control** on page 74). Registration is obligatory for all residents of Switzerland (foreign and Swiss).

At your community registration office you will be asked to produce the following, as applicable:

- your passport (containing the frontier health control stamp) and your spouse's and children's passports (if separate)
- your 'assurance of a residence permit' paper. This will be retained by your community registration office.
- your marriage certificate
- birth certificates for each member of your family
- two passport-size photographs (black & white or colour) for each member of your family over 18 years of age. These are available from photograph machines at most railway stations and in town centres (they cost from Sfr. 1 for four black & white or Sfr. 6 for four colour). It's useful to have a supply of passport size photos for all members of your family for school, train and bus season tickets, ski passes, Swiss driving licence, etc.

You must complete a form which includes such vital information as your mother's and father's christian names and your mother's and wife's or husband's mother's maiden names (the staff will assist you, but may not speak English). If divorced, separated, or widowed, you should state this on the registration form, as you may be entitled to a small tax concession.

You're also required to enter your religion on the registration form. All communities in Switzerland levy a church tax from the members of three Swiss churches: Catholic, Old Catholic and Reformed. If you enter either Protestant or Catholic you will be registered as a member of the relevant church and will pay church tax. Members of other religions such as Church of England, Methodist, Baptist, etc., also pay church tax but may reclaim it. If you're not a member of any church, just enter 'NONE' as your religion. This is quite legal and will ensure that you're able to reclaim any church tax paid without any formalities. Almost all foreigners pay direct income tax (*Quellensteuer, impôt à la source*) and church tax is deducted at source (irrespective of religion) from their gross salaries, **often without their knowledge or permission**. If you're not registered as a member of a Swiss church, church tax can be reclaimed via a form available from your community office (see page 268).

The community registration office may want to keep your passport for a week or two, as they must stamp it to indicate that you're a resident in the local community for the duration of your residence permit. They don't **need** to keep your passport and can give you a temporary stamp for a few weeks until your foreigner's permit (*Ausländerausweis, livret pour étrangers*) is issued. If you need to travel outside Switzerland tell them — and **insist** on retaining your passport.

When you collect your residence permit, you must ensure that you get another stamp in your passport, which will be valid until your residence permit expires. **This is important, as you can be stopped when entering Switzerland and may have problems if you don't have your residence permit or a valid stamp in your passport.** When your permit or passport is renewed, **don't forget to get a new date stamp in your passport.**

Annual 'B' permit (*Aufenthaltsbewilligung, permis de séjour*) holders receive their permits within one or two months via their employer or community. The fee for your

permit depends on your family size and the period covered by the permit and may be paid by your employer.

If you're a 'B' permit holder and live and work in different cantons, your residence permit won't be renewed by your canton of residence until your permission to work has been approved by the canton in which you work. This can take some time if, for example, your residence approval in one canton expires six months prior to your permission to work in another canton.

Applications for the renewal of an annual residence permit must be made by your employer, although it's your responsibility to ensure that your permit is renewed. You're usually provided with a renewal form by your employer a few months before your permit's expiry date, although you may need to remind them.

If you're moving to a new community or leaving Switzerland permanently, you must de-register (*Abmelden, déclaration de départ*) in your present community up to eight days before your departure and register in your new community within eight days of arrival (if applicable).

EMBASSY REGISTRATION

Nationals of some countries are required to register with their local embassy or consulate, as soon as possible after arrival in Switzerland. Registration isn't usually mandatory, although most embassies like to keep a record of their nationals who are resident in Switzerland (it helps to justify their existence).

FINDING HELP

One of the biggest difficulties facing new arrivals in Switzerland is how and where to get help with day to day problems. For example, finding a home, schooling, insurance and so on. This book was written in response to this need. However, in addition to the comprehensive information provided here, you will also require detailed local information.

How successful you are in finding help will depend on your employer, the town or area in which you live (e.g. Geneva's residents are much better served than Zurich's), your nationality, language proficiency and your sex. There's much more general local information available in the Swiss national languages (French, German, Italian) than in English or other foreign languages, although it's usually not intended for foreigners and their particular needs. You may find that your friends and colleagues can help, as they are often able to proffer advice based on their own experiences and mistakes. But beware, although they mean well, you're likely to get as much false and conflicting information as accurate (not always wrong, but possibly invalid for your particular area or situation).

Your community is usually an excellent source of reliable information, but you will probably need to speak the local language to benefit from it. Some companies may have a department or staff whose job is to help new arrivals or they may contract this job out to a relocation company. Unfortunately many employers in Switzerland seem totally unaware of (or disinterested in) the problems and difficulties faced by their foreign employees. In some cities (e.g. Geneva and Zurich) there are free advice centres for foreigners. New Roots, Postfach 259, CH-5430 Wettingen, publish a quarterly newsletter for foreigners which 'focuses on aspects of integration and the

enrichment of life in Switzerland'. The newsletter (subscription Sfr. 24 per year) contains articles to help foreigners integrate into Swiss life, plus tips for newcomers, legal advice, interviews, reviews, humour and more.

If a woman lives in or near a major town, she's able to turn to many English-speaking women's clubs and organisations for help. The single foreign male (who of course can't possibly have any problems) must usually fend for himself, although there are men's clubs in some areas and many unisex social clubs in all areas (see **Appendix C**). One of the best sources of information and help for women are the American Women's Clubs (AWC) located in Berne, Basle, Geneva, Lausanne and Zurich. AWC clubs provide comprehensive information in English about both local matters and topics of more general interest. They can provide detailed local information regarding all aspects of living in Switzerland including apartment costs, schools, names of English-speaking doctors and dentists, shopping information and much more. All AWC clubs produce data sheets and booklets, containing a wealth of valuable local information and also run libraries which are open to non-members. AWC publications can be bought directly from AWC clubs or from local book shops (see also **Appendix B**). AWC clubs organise a variety of social events, plus many day and evening classes, ranging from local cooking to language classes. The main disadvantage for many foreigners is that AWC clubs usually have quotas for non-American associate members, i.e. anyone who isn't an American citizen, married to an American or the daughter or mother of a regular member. The rules may vary slightly from club to club, but in general associate members must speak fluent English and have strong active links with the USA, e.g. through study, work or a husband who works for a US company or the US government. Anyone, however, can subscribe to their newsletters.

American Women's Clubs run excellent orientation courses for newcomers to Switzerland, usually called the community service program. The program is open to both men and women and participants don't need to be AWC members (particularly the men). Courses are usually held once a year only and consist of a series of meetings over a period of weeks, normally during the day (which can be a problem if you're working). Places are limited, so apply early. Course participants receive a comprehensive information folder, which may be available to non-participants for a small fee. AWC clubs are non-profit, charitable organisations and are staffed by volunteers.

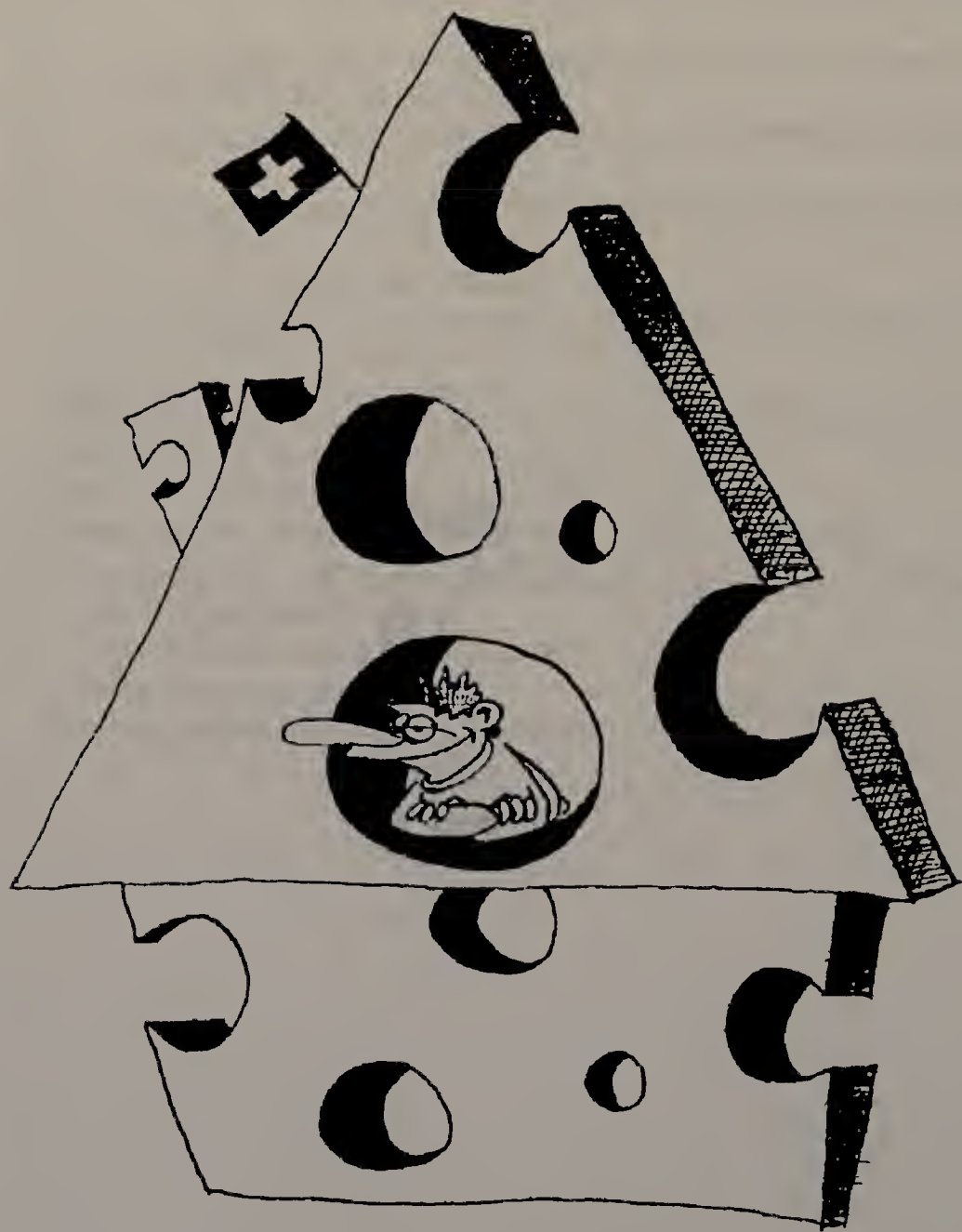
There are many social clubs for foreigners in Switzerland, whose members can help you find your way around (see **Appendix C**) and the Swiss periodicals listed in **Appendix D** also provide useful information and contacts. Many embassies and consulates provide information (particularly regarding clubs for their nationals) and many businesses (e.g. Swiss banks) produce books and leaflets containing valuable information. Book shops may also have something useful, possibly even in English. Local tourist and information offices may also be of help.

CHECK LIST

The following check list contains a summary of the tasks to be completed on arrival in Switzerland:

- On arrival at the Swiss border or airport, give your permit approval paper and passport to the official for date stamping.
- If you're importing a car, complete a form for temporary importation (see page 183).
- Visit a frontier health clinic on arrival or within 72 hours (three days) for a health check (see page 74).
- In the next few days complete the following:
 - open a post office or bank account and give the details to your employer (see pages 110 and 256 respectively) in order to get paid
 - register at your community registration office within eight days of arrival (see **Resident's Control** on page 76) after you have completed the frontier health control X-ray. Don't forget to get a stamp in your passport.
 - register with your local embassy or consulate (see page 78).
 - arrange whatever insurance is necessary (see **Chapter 12**) including:
 - * health insurance for yourself and your family, if not taken care of by your employer (see page 243)
 - * house contents insurance (see page 247)
 - * car insurance (see page 192)
 - * private liability insurance (see page 247).





5.

ACCOMMODATION

In many areas of Switzerland, finding accommodation with a reasonable rent is becoming increasingly difficult (if not impossible) and finding accommodation at any price isn't easy in most major cities. In the cantons of Basel-City, Geneva, Zug and Zurich there's an acute shortage of accommodation due to the lack of building land and the high demand. Rents have increased considerably throughout Switzerland in the last few years, due to rising interest rates; in areas where rented accommodation is in high demand and short supply, rents can be astronomical. Particularly hard hit are those on low incomes, including seasonal workers, students, pensioners, the young and single-parent families. Housing accounts for an increasing proportion of the average family's budget in Switzerland and can amount to over 33% of net income in high rental areas. The lack of cheap rental accommodation has led to demonstrations in some cities and is one of Switzerland's most urgent needs.

There are restrictions on the purchase of property by foreigners in Switzerland. It's not simply a matter of depositing a suitcase full of cash with an estate agent and walking off with the house keys (although the estate agent will be very reluctant to turn you away).

TEMPORARY ACCOMMODATION

On arrival in Switzerland, you may find it necessary to stay in an hotel for a few weeks before moving into permanent accommodation. For information see page 275.

Some companies provide rooms, self-contained apartments or hostels for employees and their families. Company accommodation is usually for a limited period only and rents may be subsidised.

BUYING PROPERTY

The peculiar feature in the condition of the Swiss population, the great charm of Switzerland, next to its natural beauty, is the air of well being, the neatness, the sense of propriety imprinted on the people, their dwellings, their plots of land. Although written in 1854 by the Reverend Charles Williams (see page 13), the previous sentence could have been written yesterday. The Swiss are proud of their country and have always guarded it jealously against interlopers who aspire to a piece of their paradise — whether they be marauding invaders or foreign workers.

A foreigner living and working in Switzerland with a 'C' Permit (see page 64), issued after five or ten years' residence, is generally treated as a Swiss national when it comes to buying property. If you have a 'B' permit (see page 63), you may be granted special permission from your cantonal authorities to buy a property after a few years residence in some cantons. All house purchasers in Switzerland (including Swiss) are forbidden to sell property within five years of the purchase date, with the sole exception of *force majeure* sales (e.g. as a result of financial hardship, family illness or death, etc.), when an owner will be obliged to sell without profit. This is to prevent property speculation.

The Swiss don't have to fear that foreign workers will buy all their property, as prices are much too high for most of them and the average Swiss, most of whom can only dream of owning their own home (it usually takes longer to save the deposit than it does to get a 'C' permit). Working foreign residents and their families comprise over 16% of the Swiss population and own less than 1% of real estate. Holders of 'C'

permits and the foreign spouse of a Swiss national can generally purchase one property in Switzerland without restrictions, although some local cantonal laws may apply. However, a foreigner married to a Swiss remains subject to the Swiss property laws for foreigners.

To buy a house in Switzerland costs **BIG, BIG** money, due to the phenomenally high land prices, particularly in the cities (properties in Zurich's Bahnhofstrasse have been sold at around Sfr. 250,000 per square metre — the highest in the world). Not surprisingly, Switzerland has the world's highest per-capita indebtedness in the mortgage sector. Prices vary considerably depending on the location and age of a property. On average a 2-bedroom apartment costs around Sfr. 350,000 and a 4-bedroom semi-detached or terraced house costs **at least** Sfr. 800,000. These are average prices for new properties within 25 to 50km of a major city; property in major cities and other high priced areas is much more expensive. A parking space or garage isn't usually included in the cost of an apartment.

A modern three to four-bedroom detached house in a reasonable area can easily cost over a million francs. If you wish to buy a house it may be cheaper (depending on where you work) to move to a remote part of Switzerland where houses cost less and commute to work by car, train or air (you could buy a Rolls-Royce or a Lear-jet with the money you save). Despite the high prices, in most areas there's not a lot of property for sale, as people seldom move house (it's too expensive) and most buyers spend many months (or years) looking for something suitable. (If you want to be first in the queue, look for groups of wooden posts in fields, which show where buildings are going to be constructed.)

Home occupier-ownership in Switzerland is less than 30% and among the lowest in Western Europe (compared to 45% to 50% in Spain and Germany, 55% in France and around 65% in the UK). Most home owners never actually own their homes, as the capital on part of the mortgage is never paid off during their lifetime, just the interest. The good news is that buildings in Switzerland are built to last (at least a thousand years) and craftsmanship and materials are of the highest standards. Houses in Switzerland, unless new, are usually sold without a guarantee; new houses are guaranteed by the builder or architect against defect (e.g. five years for construction defects and 10 years for hidden defects).

Buying a house or apartment in Switzerland is a good investment if you intend to live there permanently or for many (many) years. Swiss banks and other financial institutions and some companies, are only too willing to provide a mortgage or two. You must put down a large cash deposit of around 20%, the actual amount depending on your lender. The larger the deposit, the lower your monthly mortgage payments, although repayments mustn't usually be more than one third of your gross salary. The balance is financed through a first (60-65%) and a second mortgage (15-20%) at different interest rates. The first mortgage is usually never paid off (you just pay the interest); the second mortgage is paid over 10 to 20 years. Interest on first mortgages is currently around 8 or 9% (up from 6% in 1989) and on second mortgages is around 0.5% higher, depending on your lender and the type of property being purchased. The mortgage rate is usually variable, although fixed rate mortgages (which must be renegotiated every three to five years) are available. Note that a 1% increase in the mortgage rate may translate into a 15-20% increase in your monthly payments. There may be a fee of around 0.5% of the value of a property to establish a mortgage.

Property conveyancing in Switzerland must be done by a lawyer (*Notar, notariat*), whose primary role is to protect the interests of the buyer. Due to the complexities

of Swiss property ownership laws, particularly with regard to foreigners, it would in any case, be almost impossible to find your way through the jungle without a lawyer. On completion of the purchase and registration of ownership, legal fees and a transfer tax (*Übertragungssteuer*, *impôt sur les transferts*) amounting to around 5% of the purchase price, are payable to the lawyer. **Be very careful before you sign any papers in connection with buying property and always get your lawyer and your lender to check all details of contracts.** See also **Holiday Homes** below.

Holiday Homes

Due to the high cost and the restrictions on foreign property ownership, there isn't a booming business in holiday homes in Switzerland. Switzerland introduced legislation in 1973 (the 'Lex Furgler' legislation) to restrict foreign home ownership and prevent wealthy foreigners from buying up all the best property, mainly in the French and Italian-speaking areas of Switzerland. The 'Lex Friedrich' laws in 1983, added further restrictions and introduced a restrictive quota system, which also left individual cantons free to impose even stricter regulations (often decided by referendum). In 1990, just 1,600 permits were authorised for the whole of Switzerland which included 390 in Valais and 300 in Graubunden (Grisons); no quotas were authorised for Basel-City, Geneva or Zurich (it's generally no longer possible for non-resident foreigners to buy property in the major cities). Most property offered to non-residents is located in cantons Fribourg, Graubunden, Ticino, Valais, Vaud and Central Switzerland. There are fewer opportunities to buy in German-speaking cantons than in French-speaking cantons. Swiss property law demands that where foreigners are permitted to purchase homes, a percentage of every development, whether a group of chalets or an apartment chalet, must be acquired by Swiss nationals.

Non-Swiss residents who purchase a property in Switzerland generally aren't permitted to sell for a profit within the first five years, except in exceptional circumstances (*force majeure*), e.g. as a result of financial hardship, family illness or death, etc. A sale after five years of ownership can generally only be to a Swiss resident. After 10 years ownership, you can apply for permission to resell to a foreigner. In some cantons, e.g. Fribourg, resale to foreigners isn't restricted. **Note that in some areas, foreign owners have had their fingers badly burnt and have been forced to sell at a huge loss (e.g. 25%) and have also been caught out by the rise in interest rates in recent years.** Non-resident buyers should also be wary of changes in exchange rates, which can prove very costly. Switzerland has been accused of operating a two-tier price system, particularly in fashionable resorts and popular ski resorts, where foreigners may pay higher prices than Swiss. Due to the resale restrictions, high prices and relatively low profit margins (the average annual price rise is 6% to 8%), **buying property in Switzerland should be viewed as a lifetime commitment, rather than a quick way to make a profit.**

Foreigners and each of their dependant children over 20 (who must be financially independent) may buy one property only, which is restricted to no more than 100 sq. metres in living area (non-living areas may be any size) or 1,000 sq. metres of land. You're not permitted to buy a property in the name of a foreign company, although joint-ownership is allowed. Property owned by foreigners can't be left empty and the owner or a family member must occupy it for at least three weeks a year (if not, you may be forced to sell). As a non-resident, you're permitted to spend up to six months

a year in Switzerland, although each visit mustn't exceed three months. Annual Swiss property taxes are payable to the community, the canton and the federal government, and generally total around 1% to 1.5% of the value of the property.

The restricted property market is reflected in the high prices which start at around Sfr. 110,000 for a tiny studio apartment and increase to Sfr. 1m or more for a chalet. A two-bedroom chalet apartment costs from Sfr. 250,000 to 400,000 and three-bedroom apartments start at around 400,000. Three-bedroom apartments in exclusive developments may cost from Sfr. 500,000 to Sfr. 800,000. The approximate average price per sq. metre of new buildings in Switzerland is Sfr. 6,500 (which must easily be the highest price in the world).

Swiss mortgages of up to 60% or 65% of the sale price are available to non-residents over 15 to 50 years. If you have additional security (other than the property which you're buying), you may qualify for a larger mortgage. Mortgages (see **Buying Property** on page 84) for non-residents are usually around 1% higher than for residents. It's also possible to buy a self-contained apartment in an hotel (aparthotel) in some areas, which are bought purely for investment purposes, or a purpose-built retirement home (which is something of a growth industry in Switzerland).

Many foreign agents deal in property in the most expensive areas of Switzerland, where property is often built especially for sale to (rich) foreigners. Agents arrange inspection flights to Switzerland and often refund the cost of flights (up to a certain limit) on completion of a sale. Most agents offer rental and management services and will arrange to let your property. Note, however, that a property can't be let for long periods, e.g. more than 250 days per year.

If you're planning to buy a house in Switzerland (or anywhere else for that matter) it's worth buying a copy of a book explaining the common problems and pitfalls to avoid. One such book is *Living or Retiring Abroad*, published by Kogan Page, 120 Pentonville Road, London N1 9JN, UK (tel. 071/278 0433). See also **Buying Property** on page 84.

RENTED ACCOMMODATION

Rented accommodation (*Mietwohnung, appartement à louer*) in Switzerland usually consists of an unfurnished apartment. Furnished accommodation isn't easy to find (except in holiday areas) and is generally expensive.

Unfurnished flats, both old and new, are generally available in all areas, the latter usually being easier to find, but more expensive. In some areas, such as Geneva and Zurich, accommodation is in short supply and is therefore very expensive. Houses to rent (furnished or unfurnished) are usually rare and expensive, and rents can easily be up to Sfr. 10,000 a month or more in the best areas. Contracts for house rental tend to be longer than those for apartments and some landlords will rent only to Swiss or 'C' permit holders (see page 64).

In the farming, restaurant and hotel trades, an employee's salary or benefits may include a furnished room or apartment. Seasonal workers in the building trade may be accommodated in barrack type buildings, at or near the building site. Furnished rooms can be rented in private houses and apartments in most towns for around Sfr. 250 to 500 per month, depending on the size, amenities and location. Sharing accommodation may be a solution to high rents, particularly for seasonal workers, for whom rental costs may be prohibitively high.

FINDING AN APARTMENT

The chief sources for finding an apartment are the local newspapers, the best days for advertisements usually being Wednesdays, Fridays and Saturdays. Apartments and houses for rent are also advertised (*Wohnungen zu vermieten, appartements à louer*) in free local newspapers, delivered in most areas along with all the other junk mail (Switzerland is a world leader in the production of junk mail, a major industry). Some cities have free newspapers devoted solely to accommodation. Advertisers may be private owners, real-estate managers or rental agencies. Sometimes advertisements have a box number (*Chiffre Nr., chiffre No./boîte No.*). Unfortunately advertisers seldom reply to letters and it's usually a waste of time writing.

Most towns have rental and real-estate agencies (*Immobilien, agences immobilières/régie*), which are listed in local telephone directories. Rental agencies usually have a registration fee of around Sfr. 50, which is valid for three months. After signing a rental contract, an additional fee is payable which varies from agency to agency, but is usually equivalent to a month's rent. Real estate agents don't usually have a service charge. **Find out exactly what you're expected to pay before signing anything.**

Apartments and houses for rent are also advertised on company bulletin boards, in company magazines and newspapers and in local official cantonal newspapers. You can insert a rental wanted (*Mietgesuche, demande de location*) advertisement in most newspapers and on bulletin boards in supermarkets, e.g. Migros and Coop. Some communities publish a list of vacant accommodation in the community.

LOCATION

New arrivals in Switzerland must usually live in the canton in which they work and which issued their residence permit. The best area in which to live obviously depends on your individual situation and requirements, your marital status and your income. Other considerations may include the proximity to your place of work, schools, pub, country or town, shops, public transport, pub, squash or tennis club, swimming pool, pub, etc. There are numerous beautiful areas to choose from in every canton, all within easy travelling distance of a town or city (and a pub). When looking for an apartment, bear in mind the travelling time (particularly in winter when it can easily be doubled) and travel costs, for example, to your place of work, shops and schools.

It may be possible for some foreigners to live in one of Switzerland's neighbouring countries. In general, however, if you no longer live in Switzerland you're not entitled to a Swiss residence permit and your employer must apply for a frontier crossing (*Grenzgänger, frontalier*) 'G' permit (see page 64). Permission may depend on your nationality and whether you work for an international organisation. If you decide to live outside Switzerland, you will be subject to the laws of the country in which you're resident, including for example, registration with the local police, payment of taxes and car registration. Your rent and general living costs may be cheaper outside Switzerland, but the advantages may not be as clear-cut as they first appear (e.g. higher taxes).

Employees of international organisations aren't subject to the same regulations as people employed by Swiss companies and there are generally no restrictions on where they may live in Switzerland.

RENTAL COSTS

The cost of renting an apartment varies considerably depending on the size, age, facilities and location of the property. Rents (*Miete, location/loyer*) are high, particularly when you consider that the cost of renting in Switzerland is more expensive than buying a house in many countries. Rents have been rising rapidly in recent years and are particularly high in cities and areas where property is in high demand and short supply. Higher bank interest rates are the main reason for increased rents, although when (or if) the bank rate falls, rents should be reduced along with the mortgage rate. Between May 1990 and May 1991 rents increased by an average of almost 11%. In response to property speculation, a law has been passed giving prospective tenants the right to know the previous rental charge, to protect them from unwarranted increases. If you rent is increased sharply, you can usually have it reviewed independently; ask your community for information. Subsidised low cost housing is available in some areas for low income families, invalids and pensioners. There is, however, sometimes a problem finding genuine low income tenants and often those with high incomes are subsidised.

The rental cost of an apartment depends on many things, the most important (apart from location) being the size and number of rooms. The number of rooms advertised excludes the kitchen, bathroom and toilet, although the total area (in square metres) includes all rooms. Generally, the further a property is from a large city or town, public transport or other facilities, the cheaper it will be (obvious really, isn't it?).

Average rental costs for unfurnished apartments are shown in the table below:

No. of Rooms	No. of Bedrooms	Monthly Rent (Sfr.)
1 - 1 1/2	bed-sitter	750 to 1,000
2 - 2 1/2	one	1,000 to 1,500
3 - 3 1/2	two	1,500 to 2,000
4 - 4 1/2	three	1,750 to 2,500
5 - 5 1/2	four	2,000 to 3,000

In the above examples the half (1/2) room refers to a separate dining area or a larger than average living room. The rents shown are for good quality new or recently renovated apartments in most rural and suburban areas and are inclusive of extra costs (see below) but exclude a garage. They don't include apartments located in the central area of towns or in major cities, exclusive residential areas, houses or furnished accommodation — for which the sky's the limit. In some areas you can pay over Sfr. 10,000 a month for a furnished three or four-bedroom house. It's possible to find cheaper, older, apartments, but they are rarer, generally smaller and don't usually contain the standard 'fixtures and fittings' of a modern apartment, e.g. no central heating or double glazing (heating in old houses can be very eccentric).

Apartments normally include an oven (usually without a grill), refrigerator, fitted kitchen units and sometimes a dishwasher or freezer. Note that kitchens are often tiny, even in many large houses (maybe all Swiss eat in restaurants?). They may be partly or fully carpeted and parquet (wooden) flooring is also fairly common. Larger apartments (from four rooms) usually have a second toilet and may have an en-suite shower off the main bedroom, in addition to a separate bathroom. A storage room is usually provided in an apartment or a lockable storage room in the house cellar,

which doubles as the mandatory nuclear shelter. An apartment with a patio (*Gartensitzplatz, terrasse*) is usually cheaper than a top floor apartment, which may have only a small balcony. Generally the higher the floor, the higher the cost (you pay for the rarified air). Top floor or attic apartments (*Dachwohnung, appartement attique*) are the most expensive; these are often fitted with an open fireplace (*Cheminée*), which is considered a luxury in Switzerland (the fireplace is in addition to central heating).

Unfurnished apartments usually have light fittings only in bathrooms, kitchens and occasionally hallways. Fitted wardrobes in bedrooms are rare and curtain rails aren't provided unless built-in. A number of built-in linen cupboards and a cloakroom unit may be provided. Most apartment blocks have communal storage rooms for bicycles. Luxury apartment blocks may have a communal sauna or swimming pool. The hot water supply is often shared and can run out during times of heavy use, although modern apartments often have their own hot water boiler(s). A metal frame is often provided in apartment grounds for beating carpets (a favourite Swiss pastime).

Most apartment blocks have a communal laundry room with a washing machine and tumble dryer and a separate drying room. Some apartment blocks have their own outside clothes lines, where tenants may hang their clothes to dry. The sharing of washing machines can be most unsatisfactory for families, particularly in large apartment blocks. Tenants may be allocated the use of the communal washing machine for a few hours a week only (or less), at an inconvenient time. In larger, more expensive apartments, a personal washing machine and drier may be provided, which may be located in a private laundry and drying room. If you wish to buy your own washing machine and wash at your convenience, make sure you have room to install a washing machine in your apartment and an appropriate power point (see **Electricity** on page 97).

EXTRA COSTS

Extra costs (*Nebenkosten (NK), frais immobiliers/charges*), totalling roughly 10-15% of the rent, are payable in addition to the monthly rent of an apartment. When an apartment or house is advertised for rent, it's usually stated whether extra costs are included. Extra costs cover: central heating, communal electricity, garbage collection, caretaker (*Hauswart, concierge*) and cable television costs (see page 130). Extra costs vary from community to community (*Gemeinde, commune*) and are usually divided between all tenants of a building according to their apartment size.

There may be an additional annual charge (or refund) for the central heating and other general costs incurred by your landlord during the previous year. You will receive an itemised account (usually in the autumn) which details the amount to be paid or refunded. When you pay your rent via a standing order, refunds are normally paid directly into your bank or post office account.

GARAGE OR PARKING SPACE

A garage or parking space (*Parkplatz, parking*) isn't usually included in the rent of an apartment. A single lock-up garage or a parking space in an underground garage (quite common, particularly in modern apartment blocks), costs around Sfr. 100 to 120 per month. A covered parking space costs around Sfr. 70 to 100 per month and

an outside parking space from Sfr. 50 to 100 per month. All new houses and apartment blocks must have adequate parking for both tenants and visitors.

If you live in a town or city, it's often difficult to find an apartment with a garage or parking space. However, it may be possible to rent a parking space, for example, in the underground garage of an hotel, or in a private car park. You must sign a separate contract for a garage that isn't rented with your apartment. It's possible to rent a garage for the winter months only, although the contract must usually start and end on fixed dates, for example, from the 1st October to the 1st April (see **Contract Termination** on page 95). A garage is useful, particularly in winter – unless of course you enjoy trying to find your car amongst the snowbanks (there are many banks in Switzerland). In summer a garage prevents your car from melting.

Free street parking is difficult or impossible to find in most cities and large towns. In many towns, tenants must obtain a parking permit for on-street parking or face a fine. This is to discourage people from using the streets as a public car park, which although it does nothing to alleviate parking problems, does save you having to dodge in and out of parked cars.

SIGNING THE CONTRACT

When you find a suitable apartment, you must sign a contract (*Vertrag, contrat*) with the landlord or owner. Apartment contracts are usually for a minimum of one year and are renewed automatically if not terminated in writing by either party. A standard contract form is provided in most cantons. Take special note of any added or deleted clauses or passages. Your contract should include details of when your rent and extra costs will be increased, if applicable. An unscheduled rental rise (e.g. due to an interest rate increase) must be notified by registered mail at least three months in advance.

Your landlord may ask to see your residence permit and in some cases may let only to a Swiss or a foreigner with a 'C' permit (see page 64). Among the most important considerations are the minimum tenancy period before you can move (may be one year) and the official removal dates, which are usually fixed for each canton (see **Contract Termination** on page 95).

Before signing the contract you may be interested in the following:

- whether there's a limit on your tenancy period (minimum or maximum period)
- on which dates the contract can be terminated
- whether a deposit is required
- how many people may live in the apartment
- what laundry facilities are provided and when they are available
- if cable television is available and what channels (see page 130)
- if satellite television reception is possible (see page 130)
- whether any telephone sockets are installed (otherwise you must pay for them)
- if pets are allowed
- the cost of dog licences in the local community (see **Pets** on page 342)
- the income tax rate in the community (see page 262)

- when the rent and extra costs are to be reviewed or increased
- what the parking facilities are (particularly covered parking for winter)
- when the tenant or landlord is required to redecorate the apartment
- what the house rules are (see page 93)
- whether there are any churches or shooting ranges in the neighbourhood (if there's a church within a few kilometres, you will be woken early on a Sunday)
- any special rules or restrictions
- whether there's a lift (or a goods lift for furniture). Lifts must be provided in some cantons in all buildings with four or more floors.

If you rent a house, it's **even more** important to check the rules and regulations for tenants. You will probably be responsible for:

- the gardens and grounds
- the heating system maintenance, insulation, ordering of fuel, etc.
- the water supply maintenance
- chimney sweeping twice a year, which is compulsory for oil and wood burning systems (may be paid by your landlord)
- fire precautions (regular inspections may be required by your insurance company, including checking the chimneys).

Often a deposit (*Kaution, caution*) equal to one to three month's rent must be paid, which is deposited in an interest-bearing account. It's repaid with interest when you leave, provided there are no outstanding claims for damages, cleaning, etc. (see **Contract Termination** on page 95).

Don't sign the contract (both husband and wife must sign) until you're sure you fully understand all the small print. Ask one of your Swiss colleagues or friends for help, or obtain legal advice.

REMOVALS

After finding an apartment, it normally takes only a few weeks to have your belongings shipped from within Europe — from anywhere else it varies considerably. Some removal companies will promise anything to get a contract and many don't deliver on the planned date. Get an estimate in writing before committing yourself. If you want to increase the load later, make sure you know in advance **exactly** what the extra cost will be, as it's not unknown for original estimates to spiral wildly.

Try to use a removal company which is a member of the Federation of International Furniture Removers (FIFR) or the Overseas Moving Network International (OMNI). These and some national removal companies are usually members of an advance payment scheme which provides a guarantee: if a member company fails to fulfill its commitments to a customer, the removal will be completed at the agreed cost by another company or, if preferred, your money will be refunded. Make a complete list of everything to be moved and give a copy to the removal company. Don't include anything illegal (guns, bombs, drugs, etc.) with your belongings as customs checks can be rigorous and penalties severe. Give your removal company a telephone number

and address in Switzerland through which you can be contacted and try to get a relative or friend to handle any problems in the country from which your belongings are being shipped.

Be sure to fully insure your household contents during removal with a well established insurance company (you're not required to use the one recommended by the removal company, but it may be advisable to avoid a dispute between the remover and insurer). It's a good idea to make a photographic or video record of any valuables for insurance purposes. Always use a well-known removal company with a good reputation; for international removals it's best to use a company that specialises in international removals. If you need to make a claim, be sure to read the small print, as some companies require you to make claims within three days. Send your claim by registered mail. **If you need to put your household effects into storage, it's imperative to have them fully insured, as warehouses have been known to burn down.**

If you plan to transport your belongings to Switzerland personally, check the customs requirements in the countries you must pass through. To expedite customs formalities, it's advisable to inform the Swiss customs of the date and approximate time of your arrival in Switzerland. If your household and personal effects are sent unaccompanied, the receiving freight company will send you a customs form (18.44) to be completed and signed. In addition they will require a photocopy of your residence permit, a copy of the first few pages of your passport and proof of accommodation, e.g. a copy of your rental contract.

For removals within Switzerland, vans and trucks can be rented by the hour, half-day, or day (local rental companies are the cheapest). Some companies allow employees the use of company vehicles free of charge. Many Swiss removal companies sell packing boxes in numerous sizes and hire or sell removal equipment (trolleys, straps, etc.), for those who feel up to doing their own house moving.

The cost of moving your house contents from your previous country of residence to Switzerland may be paid by your Swiss employer (see page 53). You're officially allowed a day off work for moving house (provided you don't move every month). See also Chapter 19.

HOUSE RULES

All apartment blocks have house rules (*Hausordnung*, *règlement d'immeuble*), some of which may be promulgated by your local community and enforceable by law (particularly those regarding noise and siesta periods). You should receive a copy on moving into your apartment; if you don't understand them, get them translated. They may include:

- a noise curfew between 8 p.m. and 6 a.m. (may start at 9 or 10 p.m., depending on the time of year). The Swiss generally take this very seriously, as most of them get up before some foreigners go to bed. (This may be a slight exaggeration, but they do tend to go to bed early and get up at the crack of dawn.) They are likely to hammer on your door, walls and ceiling, or even call the police if you play music or hold a noisy party after 10 p.m. You may be required to inform your neighbours when you're having a party. Even inviting your Swiss neighbours to your party doesn't always do the trick, as they have been known to call the police and complain about the noise as soon as they are back in their own apartment. Some apartment

blocks have a party room for the use of tenants. You can be fined or evicted for making too much noise.

- absolutely no loud noise (drilling, banging in nails, etc.) on Sundays and public holidays. Sunday is a day of rest in Switzerland, when working is forbidden by law (see **Sunday Working** on page 59).
- there's often a midday siesta (*Mittagsruhe, sieste*) during the day, e.g. from 12 a.m. to 1 or 2 p.m., during which time you mustn't make any loud noise. This is to allow young children or pensioners an undisturbed afternoon nap.
- no bathing or showering between 10 p.m. and 7 a.m.
- no pets without special written permission (dogs aren't always permitted, although cats are usually okay)
- children's restrictions (e.g. no ball games on grass areas)
- no leaving footwear outside the door
- hanging net curtains at your windows may be compulsory in some apartments
- special times for airing bedding (i.e. hanging it from windows) which may be dictated by cantonal law
- the use of the laundry room (including cleaning after use)
- garbage removal (garbage must be sorted and special garbage bags usually used)
- last but not least, don't flush the toilet between 10 p.m. and 6 a.m. and **gentlemen please sit down when using the toilet between these hours** (this is a real example from an expensive apartment block in Zurich — presumably with very thin walls).

Your Swiss neighbours will usually be happy to point out any transgression of house rules. In apartment blocks, problems regarding communal areas are dealt with by your caretaker, whereas problems within your apartment should be reported to your landlord.

INVENTORY

One of the most important tasks on moving into a new apartment is to complete an inventory and report (*Hauszustand/Mängelliste, état des lieux/liste d'erreurs*) on the state of the apartment. This includes the condition of fixtures and fittings, the cleanliness and state of the decoration and anything missing or in need of repair. The inventory form is provided by your landlord and must be completed, signed and returned, within 14 days of occupying your apartment. If you're taking over an apartment from the previous tenant, the landlord may arrange for the handover to be done when you're both present, so that any problems can be sorted out on the spot.

Note the reading on your meters (electricity, gas, water) and check that you're not overcharged on your first bill. **Your apartment should be spotless when you move in, as this is certainly what your landlord will expect when you move out.** (The meaning of life in Switzerland is a spotless, highly polished stove.) Most landlords in Switzerland are honest and won't try to rob you, nevertheless it's better to be safe than sorry.

CONTRACT TERMINATION

You must generally give a minimum of three months notice **by registered letter** (*Einschreiben, enregistrer/recommander*) when you wish to terminate the lease on your apartment (applies to most contracts in Switzerland). Notice letters must be signed by both the husband and wife, if applicable. The contract may usually be terminated only on the dates listed in your contract (normally the 31st March, 30th June and 30th September). Some cantons may allow only two official moving dates a year. If not terminated by either party, your lease will normally be automatically extended for a further period, as stated in your contract.

If you wish to terminate your contract outside the official moving dates, you must find a replacement tenant. Officially three suitable applicants must be found, from which your landlord must choose one or find someone himself. Most landlords will accept any suitable tenant. If you haven't found three suitable applicants (or one that's acceptable to your landlord) before you move, you're liable for the rent due until the next official moving date, or until a new tenant is found, if earlier.

You're expected to leave your apartment **spotlessly clean** (as it was when you took it over). In Switzerland **godliness** is next to **cleanliness** and the Swiss have a lot of spotlessly clean churches to prove it. One method of avoiding any comeback is to employ professional cleaners, which many people consider well worth the money. Look in your local newspapers or telephone directory under removal cleaning (*Umzugsreinigung, nettoyage pour remise d'appartement*). Professional cleaning can be expensive, for example, Sfr. 500 to 1,000 or more depending on the size of your apartment. The cost varies from company to company, so shop around and don't pay the bill until the apartment has been cleaned to your landlord's satisfaction. (It pays not to move too often in Switzerland, as it can be an expensive business.)

You must pay for any damage to fixtures and fittings and you may be required to redecorate the apartment, depending on its condition when you moved in, how long you have lived there and the terms of your contract. Usually the decoration (paintwork, wallpaper) and fixtures and fittings will show signs of 'normal wear and tear,' for which an allowance may **not** be made. Necessary repairs or replacements may depend on the length of your tenancy (if you're a long-term tenant, certain things may be overlooked). If you have private liability insurance (see page 247), it may pay for accidental damage caused by your family to a rented apartment (although glass may be excluded). The return of your deposit will depend on the cleanliness and condition of the apartment on leaving.

The following checklist may convince you of the wisdom of using a cleaning company:

- The cleaning of your apartment should include **everything**, for example: carpets (shampoo), floors, walls, paint work, windows (if double glazed **between** the glass), oven, cupboards, bath/WC, lamp shades, refrigerator, dishwasher, blinds, pipes and radiators in all rooms, garage, patio, balcony, storeroom, attic, basement and decalcification of your boiler. A cleaning company contract should include all the above. Your landlord may even don white gloves to check that the oven is clean.
- Repair or remove any stains or scratches from floors (parquet in particular, which must also be polished), paintwork, walls, etc. If particularly bad, painting, papering or sanding will be required. Fill any holes made in the walls for pictures, mirrors, etc.

- The garden and house surrounds must be in good order. Remove all weeds from your patio or balcony.
- Restore any alterations or improvements to their original state, sell them to the next tenant, or give them to the owner to avoid restoration costs. The landlord may insist on professional repairs or restoration (usually stated in your contract) — no do-it-yourself.
- Remove fixtures or fittings that are easily removed and which weren't part of the original inventory, for example, light fittings.
- **ARE YOU SURE YOU WANT TO MOVE?**

You can obtain a written statement from your landlord to the effect that the apartment is in acceptable condition and that no further claims will be made (although usually unnecessary). You may wish to make a note of your electricity, water and gas meter readings and ensure that the telephone is disconnected. Finally, if applicable, get your deposit back (with interest). Any deductions from your deposit should be accompanied by an itemised list of repairs and a copy of all bills. See also **Chapter 19**.

KEYS

You will usually receive two or three keys to your apartment or house and two keys for the mail box. If you require extra keys, you must pay for them. Your house key may also fit your garage or underground garage door, if applicable. The locks fitted to most apartments and houses are usually of a special high security type (patented in Switzerland). Keys have individual numbers and extra keys can't be cut at the local hardware store. If you require additional keys, you must ask your landlord, who will arrange for copies to be made and sent to you (along with the bill).

If you lock yourself out of your apartment (or car), there's usually a local locksmith on emergency call day and night to help you. Ask the telephone operator for the number on 111. This service is, however, very expensive and it may be much cheaper to break a window to gain entry to your apartment (but difficult if you live on the 14th floor). Whatever you do, don't call the locksmith out at night or at weekends — it could bankrupt you (stay in an hotel).

If you're a habitual loser of keys, there are a number of companies which provide a key-return service. For around Sfr. 20, they provide you with a coded key-ring tag which you attach to your key-ring. A note on the key-ring tag requests anyone finding the keys to drop them in the nearest post-box. Return rates of around 97% are claimed, including keys lost outside Switzerland.

If you vacate your apartment for an extended period, it may be obligatory to notify your caretaker and to leave a key with him or with a neighbour in case of emergencies. If you don't have all the copies of your keys when you move out of your apartment, the barrel of any lock to which you have lost a key(s) may have to be changed at your expense.

ELECTRICITY, GAS & WATER

Electricity

The electricity supply in Switzerland is 220 volts AC, 10 amps maximum, with a frequency of 50 hertz. This is suitable for all electrical equipment with a rated power consumption of up to 2,200 watts. For equipment with a higher power consumption (oven, washing machine, dishwasher), a single or 3-phase, 380 volts AC, 20-amp supply must be used.

Some electrical appliances (electric razors, hair dryers) are fitted with a 110/220 volt switch. Check for the switch, which may be inside the casing, and make sure it's switched to 220 volts **before** connecting it to the power supply. Electrical equipment rated at 110 volts AC (for example, from the USA) without a voltage switch, requires a step-down transformer to convert it to 220 volts AC. Transformers are available from most electrical retailers or used ones can be purchased from Americans returning home. Total the wattage of the devices you intend to connect to the transformer and make sure its power rating exceeds this sum. Generally all small high-wattage electrical appliances, such as kettles, toasters, heaters, irons, etc., need large transformers. Motors in large appliances such as cookers, refrigerators, washing machines, driers and dishwashers, will need replacing or fitting with a large transformer. In most cases it's less trouble and cheaper to sell them abroad and buy new appliances in Switzerland. Note also that the dimensions of Swiss cookers, microwave ovens, refrigerators, washing machines, driers and dishwashers differ from those in most other countries. **Equipment purchased abroad won't fit into a standard Swiss kitchen.**

Another problem with some electrical equipment is the frequency rating, which in some countries, e.g. the USA (again), is designed to run at 60 Hertz and not Switzerland's 50 Hertz. Electrical equipment **without** a motor is generally unaffected by the drop in frequency to 50 Hz. Equipment with a motor may run okay with a 20% drop in speed, however, electric clocks, clock radios and record players are unusable in Switzerland if not designed for 50 cycle operation. To find out, look at the label on the back of the equipment. If it says 50/60 Hertz, it should be okay. If it says 60 Hz, you might try it anyway, **but first ensure the voltage is correct as outlined above.** If the equipment runs too slowly, seek advice from the manufacturer or the retailer. For example, you may be able to obtain a special pulley for a tape deck or turntable in order to compensate for the drop in speed. Bear in mind that transformers and motors of electrical devices designed to run at 60 Hz will run hotter at 50 Hz, so ensure that the equipment has sufficient space around it for cooling.

Most apartments and all houses have their own fuse boxes. Fuses may be of two types. Older houses often have screw fuses with a coloured disk, which, **when not displayed**, indicates that the fuse has blown. These fuses, which have different amp ratings, can be bought in most electrical stores and supermarkets. The other type of fuse, found in newer houses and apartments, consists of a simple switch, which, when a circuit is overloaded, trips to the OFF position. After locating and remedying the cause, just switch it back to the ON position. Regardless of the country you have come from, all your plugs will require changing, or a lot of expensive adapters will be required. Modern Swiss plugs are of the 2 or 3-pin or 2-pin/earth socket type. Pins are round with a 4mm diameter; live and neutral pins are 2cm point-to-point. Electric

light bulbs are of the Edison screw type. Bayonet fitting bulbs for UK type lamp fittings aren't available in Switzerland, but can be bought in France.

The electricity supply to washing machines and driers (communal and private machines) and to dishwashers is usually cut for around two hours during the lunch period (for example, 12 a.m. to 2 p.m.) each day, to conserve electricity for cooking. This may only occur during the winter months (October to March) in some areas.

A low tariff electricity rate is in operation from around 9 p.m. to 6 a.m. Monday to Friday, Saturday after 12 a.m. and all day Sundays, depending on the area and the time of year. This is a good time to run your washing machine or dishwasher (provided they aren't too noisy). When your electricity supply is to be switched off, e.g. for urgent plant repairs, you will be notified by your community. Power cuts, while not unknown, are rare (they usually happen around once a year in most areas).

Note that in many cantons, only a qualified electrician is allowed to install electrical wiring and fittings, particularly in connection with fuse boxes.

Gas

Gas is piped from Holland to the major Swiss cities and isn't generally available in homes in Switzerland. However, the use of gas is steadily rising and now accounts for around 9% of total energy consumption (mainly industrial). If you want to cook by gas, you will need to hunt around for a house or apartment which has it, although they are impossible to find in many areas. In areas without piped gas and particularly in remote areas, accommodation may have a 'bottled gas' (e.g. Calor Gas) cooker.

Water

Water rates are calculated by one of two methods. If your apartment has its own water meter, you will be billed for the actual water you use. Otherwise you will pay a fixed rate, depending on the size of your house or apartment and possibly the number of taps (note that in Switzerland the left tap is **always** the HOT water tap).

Water in Switzerland is usually very hard. This means you will need a copious supply of decalcification liquid to keep your kettle, iron and other equipment and utensils clean. Stainless steel pots and pans will stain quickly when used to boil water, unless they are cleaned soon after use. Tap and shower filters must be decalcified regularly. You can have decalcification equipment installed in your water system, which unfortunately is rarely fitted as standard equipment in apartments. There are various systems available, most of which are expensive and not always particularly effective. Distilled water or water melted from ice from your refrigerator or freezer, should be used in some electric steam irons (mineral water is also okay).

In times of drought, you will be forbidden by your community to water your lawn or wash your car.

Registration & Billing

You don't always have to apply to your local 'City Works - Electricity, Gas and Water' (*Städtische Werke-Elektrizität, Gas und Wasser, centrale sevices techniques: électricité, gaz, eau/service industriel*) department to have your electricity, gas or water supply connected and/or transferred to your name. This may be done automatically by your landlord or community: a deposit is required in some areas. You will be billed

quarterly and may pay your bills automatically via a bank or post office account. You may get a single bill for your electricity, gas, water and sewage costs or separate bills. Meters are usually read every six months, so the first bill received in a six-month period (i.e. after three months) is an estimate and the second bill contains an itemised list of your actual consumption and costs. If you think the estimate is wildly inaccurate, you can ask for an adjustment.

CENTRAL HEATING

Most apartments in Switzerland have central heating (*Zentralheizung, chauffage central*), paid for each month in your extra costs (see page 90). Heating is switched on in autumn and off in spring by your house caretaker or owner, or it may be automatically temperature (climate) controlled. In most apartments, the cost of heating for the whole apartment building is divided among tenants, depending on their apartment size. In others, radiators may be individually metered, so you pay only for the heating you use. If a modern apartment has no radiators, it will usually have underfloor heating.

The highly effective central heating in Switzerland dries the air, which may cause your family to develop coughs. Those who find the dry air unpleasant can buy a humidifier to add moisture to the air for around Sfr. 200. Humidifiers which don't generate steam should be disinfected occasionally (to prevent nasty diseases) with a special liquid available from drug stores (*Drogerie, droguerie*).

GARBAGE DISPOSAL

Most apartments have large garbage disposal bins in which garbage must be deposited in plastic garbage bags (*Kehrichtsäcke, sacs à ordures*). In most communities you must deposit garbage in special 'official' garbage bags (usually coloured and printed with the community name), which are available from local stores and supermarkets only. These bags, which come in various sizes, carry a tax and usually cost from Sfr. 1 to 2 each. Waste deposited in these bags is usually restricted to materials which can be incinerated. If you use unofficial garbage bags (usually grey or black in colour), they won't be collected and the local garbage 'detective' may be employed to track you down (you have been warned!). The aim is to encourage recycling and avoid the unnecessary use of wrappings and packaging (which has already prompted many people to deposit unwanted packaging in supermarket garbage bins). Some communities charge residents a separate annual garbage tax, e.g. Sfr. 30. Bins are usually emptied weekly. In some communities you may need to buy a garbage can (dustbin).

Switzerland has one of the highest rates of waste recycling in the western world and most Swiss religiously sort their garbage (where there's muck there's money). Various kinds of garbage are recycled, including the following:

- paper should be tied in bundles and packed in cartons or paper bags, tied with string. Collection is usually organised periodically by schools, scouts, etc. (proceeds going to club funds), so make child-sized bundles. In some communities there are no collections and paper must be deposited in a special

container or storage area. Paper shouldn't include any plastic or metal (e.g. covers or bindings).

- large objects (old furniture, carpets, skis, appliances, etc.) are collected periodically in some areas, usually around the official moving dates (dates are announced in local newspapers). Second-hand junk and furniture stores (often run in aid of a charity) may collect old furniture free of charge.
- bottles should be deposited in bottle banks (more banks) provided in all towns and villages. Bottle banks are divided into sections for green, brown and white bottles. They shouldn't be used between 8 p.m. and 7 a.m. or on Sundays and public holidays, as noted. There's a returnable deposit of Sfr. -.30 to -.50 on most glass one litre wine and soft drink bottles, so don't throw them away.
- old tin cans may be taken to collection areas or deposited in can crunching machines. They should be washed, labels removed, lid and base removed and squashed flat.
- oil and old tyres can be deposited at a special dump or returned to stores and suppliers
- all batteries should be returned to the retailer or taken to a special dump **and not thrown out with the rubbish** (some are recycled). Car batteries should be returned to a garage.
- aluminium (cans, tops, fast food containers, etc.) is collected or can be dumped once or twice a year. There are special machines in some areas.
- garden rubbish and vegetable or organic waste may be collected and used as compost (special bins may be supplied) or you can make your own compost heap
- old clothes (no shoes) are collected by charitable organisations, usually once or twice a year (note that some collectors pose as charitable organisations). If in doubt, deliver your old clothes directly to a bona fide charity, e.g. the Red Cross or Salvation Army. A women's group in your local community may organise a clothes-exchange once or twice a year and will collect and sell nearly-new clothing for a 10-20% commission.
- unused medicines and poisons should be returned to a pharmacy or the store where they were purchased, for disposal
- in some communities there are collection bins for plastic, e.g. soft PVC, metal (miscellaneous), electrical apparatus, mineral items and various other waste items. Plastic bottles and wrappings can sometimes be returned to stores.

Most communities publish a list of waste collection times and collection depots. Some stores (e.g. Vilan) have collection bins for old glass, aluminium, batteries and tins.

Don't throw out your old telephone directory when you get a new one (every two years), but return the old directory to your local post office or any drug store (*Drogerie*, *droguerie*).

Note that the dumping of garbage is strictly forbidden everywhere in Switzerland.

HOME HELP

The following pages contain information regarding the various types of home help available in Switzerland, which may be of particular interest to working wives and mothers. See also **Home Nursing Service** on page 228.

Part-Time Domestic Help

If you require part-time domestic help (*Putzfrau, femme de ménage*) there are various ways to find someone:

- Place an advertisement (*Inserat, annonce*) in your local newspaper. This is usually the cheapest way of finding help. Your community may have a notice board (*Notizbrett, tableau d'affichage*) where you can place a free advertisement and many stores and supermarkets have a free or cheap notice board (e.g. Migros and Coop).
- Look under positions wanted (*Stellengesuche, marché du travail*) in your local newspapers.
- Contact employment agencies (*Stellenvermittlungsbüro, bureau de placement*) listed in your local telephone directory. This is the most expensive way to find someone.

Expect to pay a minimum of around Sfr. 20 or 25 an hour for locally found domestic help and around double for someone from an agency.

You must pay old age & survivor's insurance (see page 236) and accident insurance (see page 240) for your part-time domestic help, if she works for you for more than 12 hours a week.

Full-Time Servants

There are regulations concerning the employment of full-time servants (*Diener/Dienerin, domestique*) in Switzerland. These include minimum salaries, time off and paid vacation. Regulations are usually specified in a booklet available from cantonal authorities. Salaries may vary considerably depending on the nationality, age and experience of a servant.

You must apply for a residence permit and pay your servant's pension, accident insurance and health insurance (or part). Tax must be deducted at source from your servant's income (which includes lodging and meals, if part of his salary) and all associated paper work must be completed. Hiring or bringing a foreign servant with you to Switzerland is usually difficult and may only be permitted in exceptional circumstances upon proof of a special need.

Au Pair Girls

Regulations regarding the employment of au pair girls vary from canton to canton. In some cantons priority is given to working mothers, while in others a mother must spend a minimum number of hours a week with the au pair, thus restricting her (the mother's) ability to work full-time. A permit for an au pair is issued for one year only and can't be extended. Although families may hire a succession of au pair girls,

parents should take care that young children aren't unsettled by the frequent change of 'minder'. It may be better from your child's point of view to find a local person who will work for you for several years.

English-speaking families in Switzerland are unable to employ a Swiss or foreign au pair who wants to learn English. However, if one parent is a native German, French or Italian speaker (for example, a Swiss) and the family speaks that language at home, then they may be given permission to employ an au pair who wishes to learn that language. For more information see **Au Pair Girls** on page 36.

Baby-Sitters

If you don't have an 'au pair', close friends or neighbours with teenage children, then baby-sitting agencies (*Babysitter Vermittlungsbüro, agence de babysitting*) are available in major towns and cities. The hourly rates charged by professional baby-sitting agencies depend on the number of children to be cared for. You must pay for public transportation for your baby-sitter to and from your home. If she must stay late at night, you need to provide transport to take her home or pay for a taxi. In rural areas some communities keep a list of baby-sitters. You can also advertise for a baby-sitter in your local newspaper or on a supermarket notice board.

Many holiday resorts have nurseries where you can leave your children while you ski or hike. Some women's organisations (for example, the American Women's Clubs) have baby-sitting lists or circles (see **Appendix C**). It may be worthwhile starting your own baby-sitting circle with other local couples.

The cost of a baby-sitter varies from around Sfr. 10 an hour for a local person, to more than double for someone from an agency. A qualified nurse can also be hired to look after children with special medical needs.

Playgroups and Day Care Centres

There are playgroups (*Spielgruppe, groupe de jeux/classe enfantine*) for children in all cities, fewer in rural areas. Children are usually required to be over three, below which age they are generally socially unacceptable, i.e. not toilet trained. Groups usually meet for two to three hours, several times a week. There are English-language pre-schools in some areas.

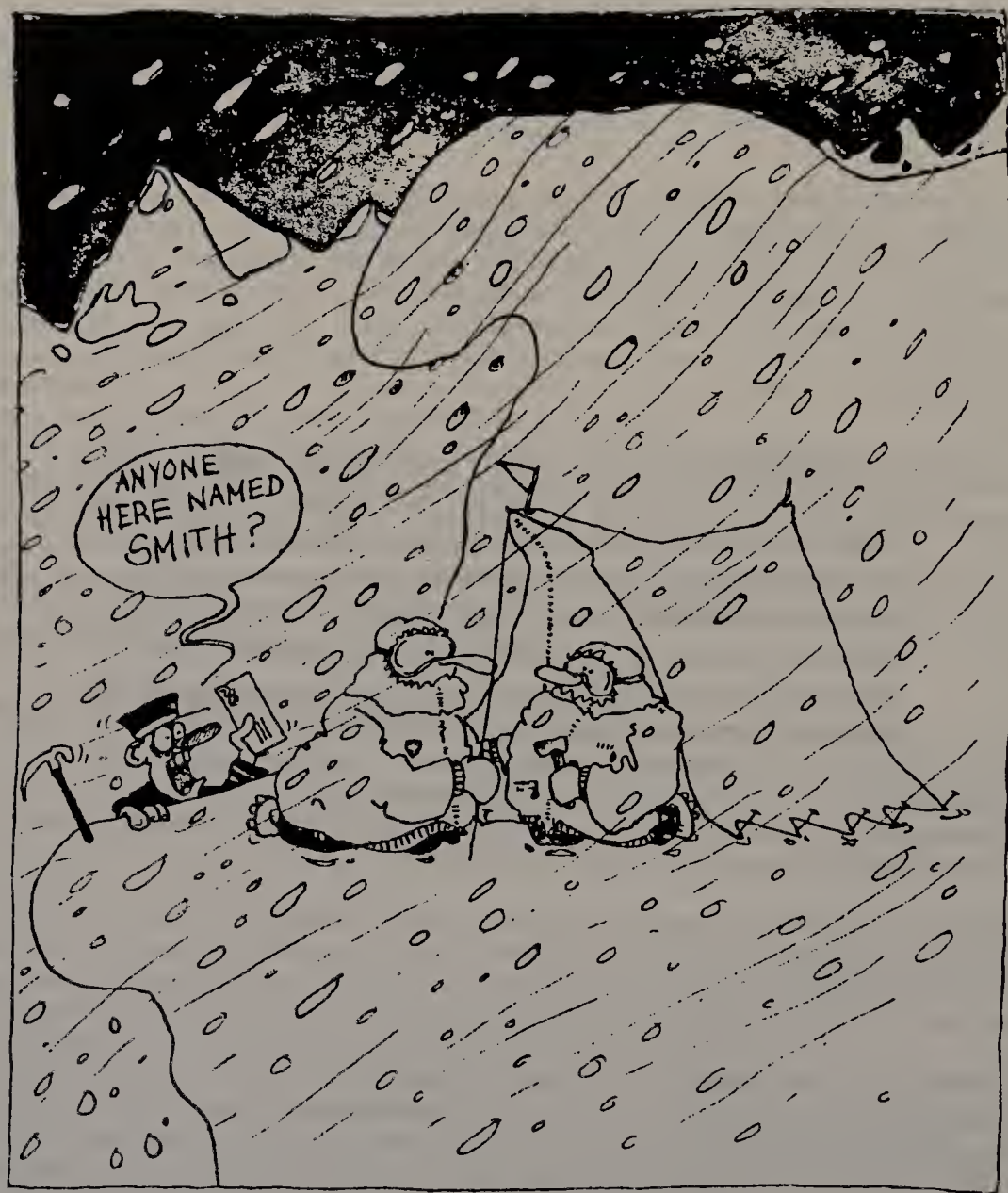
Day-care centres (*Kinderhort, crèche*) are quite common. Children are usually accepted on a part-time basis as often as required, although some insist on full-time care only. Age is usually not a problem, as most centres have fully equipped nurseries. They provide hot lunches, daytime sleeping facilities and outdoor activities. Fees are usually fixed, but are sometimes reduced for low income families.

Many villages and towns run a child minding service (*Kinderhütendienst, garderie d'enfants*) which provides baby-sitting facilities during the day for working mothers. Child minding services are also provided by a 'day mother' (*Tagesmütter, Mamans de jour/gardiennes d'enfants*) whose fees are from Sfr. 20 for a half-day and Sfr. 30 for a full day. Children aged from three to five are usually accepted.

Many village women's groups organise one afternoon a week, when they will take care of pre-school age children. All the above organisations are listed in local telephone directories or alternatively contact your local community for information.

Child-minding centres (*Kinderparadies, paradis des enfants*) are also provided by many shopping centres and large stores (see **Child Minding** on page 322).

"The bedroom of the chalets is a wooden gallery, hung up over the piazza, close to the projecting roof; the shepherds go up to it by ladder, and all herd together on a little straw. The ground round the rude dwelling is often broken by the treading of cattle, so that without stepping-stones, it would be difficult to reach the door, about which are probably a herd of swine, waiting for the allotted portion of butter-milk and whey."



6.

POST OFFICE SERVICES

There's a post office in almost every town and village in Switzerland and the range and standard of services provided are among the best in the world. In addition to the usual post office services to be found in most countries, the Swiss post office provides a number of unique services, many of which are described in this chapter. The Swiss Post, Telephone & Telecommunications (PTT) is also responsible for the Swiss telephone service, television and radio licence fees (see **Chapter 7**) and the PTT bus service (see page 167).

In a survey conducted in 1990, the Swiss postal service proved to be one of the fastest in Europe, although it blemished its reputation at home when it introduced a two-tier system of delivery in 1991 (see **Letter Post** below). The PTT handles around 11m letters a day (1.2 billion a year).

BUSINESS HOURS

Post office business hours in Switzerland are usually from 7.30 to 12 a.m. and 1.30 or 1.45 p.m. to 6 or 6.30 p.m., Monday to Friday and from 7.30 to 11 a.m. on Saturdays. In small towns and villages opening hours may be reduced, e.g. 7 to 10.30 a.m., 1.45 to 3.30 p.m. and 4.30 to 6 p.m. from Monday to Friday and 7 to 11 a.m. on Saturdays. Main post offices in major towns don't close for lunch and provide limited services for urgent business outside normal business hours.

In major towns and cities an urgent business counter (*Dringlichkeitsschalter, guichet d'urgence*) is usually open from 6.30 to 7.30 a.m. and from the close of normal services at 6.30 p.m. until between 9 and 11 p.m., Monday to Saturday. On Sundays, urgent business counters are open from around 9 a.m. to 11 p.m. Many smaller towns also have limited urgent business hours on Saturdays and Sundays. Urgent business counter hours are displayed outside post offices. During extended business hours, post offices only handle letters, parcels and telegrams and a surcharge of Sfr. 1 is payable on each transaction. It's not possible, for example, to make payments or withdrawals (*Ein- und Auszahlungen, versement et paiements*).

Due to lack of staff during the summer holiday periods, post offices in some major towns (e.g. Geneva and Zurich) may have reduced opening hours.

LETTER POST

The cost of posting a letter or postcard in Switzerland is as follows:

Weight	Switzerland*		Europe		Overseas	
	A	B	A	B	A	B
up to 20g#	-.80	-.50	-.90**	-.70	1.60	-.80
20g to 50g	-.80	-.50	1.60	-.90	2.70	1.10
50g to 100g	-.80	-.50	2.50	1.20	4.00	1.60

* See below.

includes postcards.

** Airmail letters cost Sfr. 1.10 to the following Mediterranean and Middle Eastern countries: Algeria, Egypt, Israel, Jordan, Lebanon, Libya, Morocco, Syria and Tunisia.

On 1st February 1991, Switzerland introduced a two-tier letter postal service. 'A' class mail is for mail delivery the day after posting and costs Sfr. -.80 for items up to 100g. 'B' class mail takes two to three working days to be delivered and costs Sfr. -.50 (the old rate for all letters) for items up to 100g. The new system has been widely criticised and condemned as worse than the old system and some 90% of 'A' class letters (as stated by the PTT) aren't delivered the day after posting. In addition to the criticism, the new system isn't generating the amount of income the PTT anticipated, as too few letters are sent by 'A' class mail. It's expected that the old one-rate system will be restored, albeit at a higher cost. 'A' class mail to European and overseas' addresses is sent by airmail; 'B' class mail goes by land and/or sea (surface).

Swiss inland and international postal charges are listed in telephone directories in the red section.

Notes

Note the following when posting letters in Switzerland:

- It's necessary to use an *A Prioritaire* or airmail (*Luftpost, par avion, via aerea*) label for 'A' class international mail, although all letters to western European countries are transported by air (including 'B' class mail).
- If you send a letter with insufficient postage it will usually be delivered. You will be sent a card showing the postage due, to which you affix stamps (equal to the amount due) and re-post. In some cases a letter will be returned with a request for extra postage, otherwise the addressee is liable to pay double the postage due. If you receive a letter with insufficient postage, you will be required to pay the postage due, either to the postman or at your local post office (a collection form will be left, see **Mail Collection** on page 109).
- Post boxes are yellow and are usually set into (or attached to) a wall. Some railway carriages have a post box on the side.
- There's one mail delivery a day in the morning, including Saturdays, which is restricted to 'A' class mail only. In Western Europe, mail is delivered within two to four days of posting (delays are usually at the non-Swiss end). Airmail to North America takes three to eight days, surface mail from six to eight weeks.
- It's possible to send letters by express (*Express/Eilsendung, distribution par exprès/envoi par exprès*) mail to most western European countries for a surcharge of Sfr. 5, plus the standard postage cost (it may cheaper to telephone). If you receive an express letter, an *attention!* (*Achtung!, Attention!*) sticker will be stuck to your mailbox or your door, advising you of this.
- Aerogrammes (*Aerogramm, aerogramme*) are available from stationery stores (not post offices) and don't include postage.
- Christmas surface mail should be sent by 1st November for North America and by 25th November for Europe. For other destinations ask at a post office.
- All letters to Swiss addresses sent from outside Switzerland should have 'CH' (Confederatio Helvetica) before the town's postal or zip code (*Postleitzahl (PLZ), numéro postal (NPA)*), which is the European postal designation for Switzerland.

A typical Swiss address is shown below; note that in German, street (*strasse*) is usually abbreviated as *str.* and the house number comes after the street name:

Hans Schmidt
Hauptstr. 10
CH-3000 BERNE
Switzerland

All Swiss postal codes are listed in the pink section of Swiss telephone directories.

- A green sticker may be attached to incorrectly addressed letters, asking you to inform your correspondent of your correct address (*Bitte richtige Adresse dem Absender melden, veuillez communiquer votre adresse exacte à l'expéditeur*). A brochure showing how mail should be addressed is available from post offices. If a letter is unable to be delivered due to the wrong address or the addressee no longer at the address, it will be returned with a note stating this.
- A surcharge of Sfr. 3 is made for registered (*Einschreiben, chargée/recommander*) letters within Switzerland and Sfr. 2.50 for destinations outside Switzerland (plus the standard postage cost). The sender's address must be written on the back of registered letters. You will receive a receipt for a registered letter or parcel. **Proof of arrival** for registered mail costs Sfr. 2 and **proof of receipt** Sfr. 3, when a card is returned to the sender.

Registered letters and packages can be insured. Insured registered letters and packages over 1kg in weight and with a value of over Sfr. 5,000, must be security sealed with wax/lead or special tape. Insurance rates are:

Item	Fee (Sfr.)
basic rate	2
every kg or part thereof	1.50
value to Sfr. 300	5
value from Sfr. 300-1,000	6
each additional Sfr. 1,000	2
each additional Sfr. 10,000	4
if over 5kg in weight	7

For unsealed packages, the highest insured value is Sfr. 5,000 and the rate is as shown above plus Sfr. 2 for each Sfr. 1,000 declared value.

- Stamps (*Briefmarke, timbre*) can be purchased from stamp machines outside most post offices (Sfr. -.50, -.80 and -.90). A change machine for one and two franc coins is provided at larger post offices, plus a machine that dispenses a Sfr. 5 book of stamps. Stamps are also sold by shops and kiosks selling postcards (*Postkarte, carte postale*). Books of five plain postcards with stamps can be purchased from post offices. When mail is stamped at a counter, stamps are cancelled by the clerk before your eyes, which is both efficient and safe (not that a Swiss would steal the stamps).

- Special stamps are sold to celebrate Swiss National Day on 1st August (*Bundesfeiermarke, timbre de la fête nationale*). These stamps have a surcharge, proceeds going to Swiss social and cultural organisations. Other special charitable stamps are also sold occasionally. Brochures describing special stamps and first day covers produced for philatelists, are available from all main post offices. For information about services for philatelists, contact the PTT General Directorate, Philatelic Office, Parkterrasse 10, CH-3012 Berne (tel. 031/62 27 28).

Finally, carefully check all your mail and don't throw anything away unless you're certain it's junk mail (unsolicited mail, circulars, newspapers, etc.). It's not unknown for foreigners to throw away important bills and correspondence during their first few weeks in Switzerland. Check between the pages of junk mail for letters.

PARCEL POST

Parcels (*Paket, paquet/colis*) may be sent by air or surface mail, or a combination of the two, called surface air lifted (SAL) packets. SAL parcels are sent to destinations outside Europe by air and then delivered internally via the normal inland mail delivery service. Parcels sent by normal surface mail take much longer to be delivered than SAL parcels. For example, surface mail takes four to eight weeks to North America and 7 to 11 weeks to Australia and New Zealand; SAL packets take only 10 to 25 days to these destinations. Airmail parcels, regardless of destination, take the same time to be delivered as airmail letters. The Express Mail Service (EMS) world courier service to around 130 countries is available from all post offices for urgent parcels (usually weighing up to 20kg). Parcels sent via EMS take 24 hours within Europe and from one to four days overseas, depending on the destination.

Parcels sent to addresses outside Switzerland must be accompanied by a customs declaration form. Parcels up to one kilogramme in weight and not more than 90 centimetres in circumference, require a completed international green customs form C1. These parcels are sent at a special small parcel postage rate. The value of such a parcel should generally not exceed Sfr. 50. When sending a parcel weighing over one kilo, four customs forms must be completed. All parcels may be insured for up to Sfr. 800, although when small parcels (up to one kg) are insured, the normal, more expensive parcel postage rate applies. Cardboard boxes called POST PAC and padded 'jiffy' bags (*Luftpolster Couvert, enveloppe capitonnée*) are available from post offices and most department and stationery stores. POST PACs are available in different sizes (Sfr. 1.50 to 3) and include sealing tape and string. A brochure is available from post offices describing how to pack goods when sending them by mail.

Inland parcels cost Sfr. 2 up to one kilogramme and Sfr -.75 for each additional kilogramme up to the maximum permitted weight of 20kg. Main post offices have scales and special post boxes for parcels — don't put letters in them. Inland parcels can be registered for Sfr. 1.

MAIL COLLECTION

If the postman calls with mail requiring a signature, payment of import duty or excess postage when you're not at home, he'll leave an orange collection form (*Abholungseinladung, avis de retrait*).

Present this form with some identification (for example, your Swiss residence permit, passport or driving licence) at your local post office, the address of which is printed on the form. The collection form includes the date when the item will be returned to the sender if not collected, usually after seven days. This is a good reason to inform the post office if you're going to be away from home for some time (see **Change of Address** below), as they will hold your mail for a small fee.

You can receive mail via the main post office of any town in Switzerland through the international *poste restante* (*Postlagernd, poste restante*) service. Mail sent to a *poste restante* address is returned to the sender if unclaimed after 30 days. Identification is necessary for collection (see above).

You can get a post office box number at your local post office **free of charge**. If you do, all your mail will be stored there and the postman will no longer deliver to your home. You can arrange to be informed when registered or express mail arrives.

CHANGE OF ADDRESS

If you're going to be away from your home for up to two months, you can ask the post office (five days in advance) to hold your mail for the sum of Sfr. 5. You can either collect it at the end of the period or the postman can deliver it on the date you specify. Your mail can be redirected to a new or temporary address in Switzerland or abroad for a charge of Sfr. 6 for one year. All inland mail, including parcels, is redirected (excluding circulars, which are returned with your new address to the sender). Cards and letters only are redirected abroad. A temporary forwarding order must be completed at your local post office. The post office provides free change of address cards in local languages. A green sticker may be attached to incorrectly addressed letters, asking you to give the sender your correct address (*Bitte richtige Adresse dem Absender melden, veuillez communiquer votre adresse exacte à l'expéditeur*).

Printed matter sent from abroad (e.g. magazines, newspapers, newsletters, etc.) won't usually be forwarded and will be returned to the sender, possibly without your new address. It seems senseless to return mail (sometimes halfway round the world) rather than redirect it a few kilometres and charge the addressee for the service (if necessary). You may be able to request that all mail is redirected, including that from abroad, provided you're willing to pay for the extra service.

POSTCHEQUE ACCOUNT

Anyone over the age of 16 can open a postcheque account (*Postcheckkonto, compte de cheque postal*) at any post office, which provides the following services:

- the facility to pay bills without cash
- longer opening hours than banks
- two or more people may share the same account (joint account)
- standing orders can be paid via the account
- free monthly statements
- free postal transfers to around 17 countries

- the facility to withdraw up to Sfr. 4,000 without charge (provided you have the money in your account)
- the postman can deliver up to Sfr. 5,000 in cash to your home by telephone order for a fee of Sfr. 1 (so don't let your dog frighten him away)
- cash can be sent via the postman (in other European countries this can be done in local currency)
- interest of 2% is paid on deposits up to Sfr. 10,000 (to the displeasure of Swiss banks)
- overdrafts of Sfr. 1,000 are allowed for a 28-day period (interest rate 6.5%)
- bills can be paid from home via the television videotex system
- a free cash card is available to account holders, which allows cash withdrawals of up to Sfr. 500 a day to be made from post office cash dispensers, called 'Postomats'. Cash dispensers are located at all major post offices, a list of which is included at the end of the pink section of telephone directories. Lost cards are replaced free of charge.
- A Postomat **plus** card is available which enables holders to:
 - pay bills in selected stores up to a total value of Sfr. 3,000 per month
 - obtain up to Sfr. 300 in cash from selected stores
 - obtain up to Sfr. 500 a day from postomats.

Postomat **plus** transactions are automatically deducted from your postcheque account.

- free postcheque card and cheques. Postcheques can be used to obtain cash over the counter at post offices within Switzerland and in around 29 other European countries. They can also be used to pay bills within Switzerland. Postcheques supported by a postcheque card are guaranteed to Sfr. 300 (like bank eurocheques, see page 258). Postcheque account holders can apply for a Postomat cash card or a postcheque card and cheques, by completing a card available from post offices.

When you open a postcheque account, you will receive a cheque book and a supply of post-paid envelopes with which to pay bills via the post office. All postcheques must be written in the local language and **not** in English.

PAYING BILLS

In contrast to many other countries, cheques drawn on bank accounts aren't the most important everyday means of payment in Switzerland. Most people in Switzerland pay their bills (except when paying directly in cash) via the post office giro service. The post office handles between 1.5 and 3 million payment orders daily (which is where the post office earns the bulk of its income). Note that it usually takes about a week before the credit advice is received by the payee.

A green or blue giro payment form (*Einzahlungsschein, bulletin de versement*) is usually included with every bill you receive by mail. With this form you may pay the bill at any of the 4,000 post offices in Switzerland (or through your bank). You don't

need a giro account to pay bills via the post office or to have money paid into a bank account via a post office.

If the payment form was produced by a computer, it will include all the necessary details including your name and address, the payee's name and account number, and the amount. If not produced via a computer, you will have to enter these details. Post office payment forms must be completed in blue or black ink and in **BLOCK CAPITALS**. If you make a mistake you must complete a new form as, unlike personal bank cheques, you're **not** permitted to make corrections. The left hand part of the payment form is your receipt, which is stamped by the post office and returned to you.

Payments may be made at any post office, either in cash or through a girocheque account, as follows:

1. Payment at a post office:

The procedure for paying bills at a post office is as follows:

1. Take the payment form(s) to the payments and withdrawals (*Ein- und Auszahlungen, versement et paiements*) window.
2. If you're making a number of payments, the clerk will total the amount due. Add up the total in advance so that you can confirm it (write it down if you don't speak the local language).
3. Unless you have a postcheque account, when a cheque can be used, payment must be in cash. Cash means **CASH** (the folding stuff) and bank cheques, eurocheques and credit cards aren't accepted.
4. The stamped receipt portion of the payment form will be returned to you (check that **it is** stamped).

To avoid queues, go early in the morning, e.g. on your way to work.

2. Payment through a girocheque account:

If you have a girocheque account, you can make all your giro payments simply by completing a single form and sending it with the bills to the post office. The procedure is as follows:

1. Fill out the form with the name, account number and the amount to be paid for each bill.
2. Sign and date the form.
3. Write your account number on a pre-addressed envelope (provided), enclose the form with the blue/green giro payment slips and post.

Payment of bills may also be made through a bank account (see **General Information** on page 257).

Giro payment forms are provided by most companies in Switzerland for regular payments, such as rent, health insurance and credit payments (one giro form per month, up to the total number of monthly payments due). If you prefer, you can have them paid by standing order (*Dauerauftrag, ordre permanent*) through your bank or girocheque account. Just take them to your bank or the nearest post office and they will complete the formalities.

A book of 300 receipts (*Empfangsscheinbuch, livret de récépissés*) is available for Sfr. 2 from any post office. Complete a receipt for each giro payment you make. All receipts are date stamped, thus providing you with a permanent record of all your giro payments in a single book. (All stubs and receipts should be kept for a period of five years, which is the statute of limitations period in Switzerland.) There's a space provided on giro payment forms for notes (*Mitteilungen, communications*), for example to draw attention to a new address. There are different giro payment forms (*Postanweisung, mandat de Poste*) for transferring money to giro account and non-account holders in Switzerland, account and non-account holders in continental Europe and internationally.

When sending money outside Switzerland, just fill in the name and address of the creditor and the amount in local currency; the post office will calculate the amount due in Swiss francs. You receive the payment advice stub as a receipt and payment is made directly to the payee by the post office. You may get a better exchange rate at a post office than at a bank, as post office exchange rates are updated every two weeks only, or when there's a major change in a currency. A telegraph giro payment (*Telegrafische Postanweisung, mandat de poste télégraphique*) is possible via a special form, either within Switzerland in Swiss francs, or abroad in Swiss francs or a foreign currency.

The Swiss don't appear as anxious to be paid as creditors are in many other countries. Don't be surprised if you're not billed for weeks, or even months after you have purchased something; they haven't forgotten you. You won't normally be required to pay in advance when you order goods and will rarely be asked to pay a deposit. You will, however, be expected to pay all bills when due. The payment date (*Fällig am . . . /Zahlbar bis . . . , payable le . . . /échéance . . .*) is usually stated on the bill accompanying the giro payment form, or the number of days within which you must pay the bill. Payment is usually due immediately or within 10, 30 or 60 days. Some creditors offer a discount for prompt payment of bills or cash (for example, the tax man). If you don't pay a bill on time, you will be sent a reminder (*Mahnung, rappel/sommation*) and you may be charged interest (tax man again). Usually only two reminders are sent, after which your creditor may take legal action if you don't pay within the stated period.

Post offices keep a directory of all Swiss postal account holders, which can be used to check account numbers. Cash can be sent to any Swiss bank account holder via a giro transfer. Just enter the bank name and giro number, the account holder's name and account number and the reason for the payment.

You may receive a giro cheque (*Auszahlungsschein, bulletin de paiement*) as a payment, for example, for an income tax or road tax refund. This can be cashed at any post office on production of proof of identification (Swiss residence permit, passport or driving licence). Note that a giro cheque must be cashed within four to six weeks (the validity period is printed on the cheque). Foreign national girobank postcheques can be cashed at any Swiss post office, provided you have a cheque guarantee card.

When writing figures in Switzerland (or anywhere in continental Europe) the number seven should be crossed (7) to avoid confusion with the number one, which is written with a tail and looks like an uncrossed seven (1) to many foreigners. The date is written in the standard European style, for example, 10th September 1991 is written 10.9.91 (not as in the USA, 9.10.91).

TELEGRAMS, TELEX & TELEFAX

Telegrams may be sent from any post office in Switzerland or from a private telephone (dial 110 for local language telegrams, or 128 for telegrams in any other language). Telegrams are charged as follows:

Destination	Basic Fee	Per Word
Inland	Sfr. 5	Sfr. -.20
Europe	Sfr. 9	Sfr. -.50
Overseas	Sfr. 9	Sfr. 1.20/1.80*

* Depending on destination.

There's an additional charge of Sfr. 2 for a coloured card and Sfr. 8 for a musical card (inland only). Translations aren't made. To avoid mistakes when sending telegrams or when spelling words on the telephone, use the phonetic table of code names for individual letters as shown in all telephone directories (in French, German and Italian). The telegram service isn't widely used within Switzerland, as the vast majority of households have telephones.

Telexes, telefaxes and publifaxes can be sent or received via over 300 PTT telegraph offices located at main post offices and main railway stations, and in person via special telex booths from many post offices. Telex facilities are provided in many hotels. Telegram, telex and telefax charges are listed in the blue section of telephone directories. All services are confidential.

UNSOLICITED MAIL

Beware of unsolicited goods. If you receive any unsolicited goods, don't use them unless you intend to keep and pay for them. Don't pay for any unsolicited goods sent cash on delivery (COD). Note that you can't be regarded as tacitly accepting unsolicited goods, because you don't object. You're not required to return them or keep them in custody, unless they were sent due to an obvious mistake. Unsolicited goods may be returned without paying postage, kept until reclaimed or even destroyed after six months. (It's possible that your Swiss residence permit will be sent COD; it wouldn't be advisable to return it unopened.)

You will receive many post and greetings cards from various (usually charitable) organisations, to which you're invited to make a donation. If you don't want them, it's customary to return them by simply writing 'return' (*retour*) on them and depositing them in a post box (without a stamp). If you feel kindly disposed towards the charity in question, but don't want their cards, you can put a Sfr. -.35 stamp on the envelope. You can put a 'no junk mail please' (*Kein Rundschreiben bitte, pas de publicité dans cette boîte S.V.P.*) on your mail box — but it will probably be ignored. If your mailbox is overflowing with junk mail (as most are in Switzerland), you can write to: The Swiss Direct Mail Association (*Schweizerische Vereinigung für Direktwerbung*), Gutenbergstr. 21, CH-3001 Berne and ask them to add your name to their 'no junk mail' list.

Be wary of junk mail offering free or cheap coach trips to beauty spots. These usually include a visit to a factory of some sort, where you are strongly encouraged

(coerced) to buy goods at inflated prices (there's no such thing as a free lunch or a free coach trip).





7.

**TELEPHONE, TELEVISION
& RADIO**

Among the many reasons for Switzerland's economic success are the many unfair advantages they have over most other countries, one of which is that their telephones work. In Switzerland you rarely get a bad or crossed line and the quality and range of services are generally second to none. Switzerland has one of the highest number of telephones per head of population in the world (569 telephones per 1,000 inhabitants) and nearly every household has a telephone (only hermits and cavemen don't have one).

Telephone charges are reasonable, particularly during low tariff periods, and both domestic and international call rates are often **reduced** rather than increased — a pleasant surprise in these times of spiralling costs. In fact, Swiss telephone charges rate among the cheapest in the world, particularly considering the high standard of living. There's also an efficient car telephone service, encompassing the most populous areas of the country. All telephones within Switzerland have Subscriber Trunk Dialling (STD) and all private telephones are on International Direct Dialling (IDD). This means you can make most calls directly without going through the operator. Domestic telephone operators often speak English.

Television and radio services in Switzerland are run by the Swiss Broadcasting Corporation (SBC) and licence fees are payable to the Post, Telephone and Telecommunications (PTT) department with your telephone bill.

Note that the PTT is currently modernising its telephone system, resulting in new numbers for many subscribers. If you have trouble obtaining a number, consult your telephone directory or ring inland enquiries on 111. A list of **EMERGENCY NUMBERS** is provided on page 125.

TELEPHONE INSTALLATION & REGISTRATION

If you move into an old apartment (i.e. any apartment where you're not the first occupant) a telephone will probably already be installed. A new apartment, however, may just have a few holes in the wall in preparation for the installation of telephone sockets.

Foreigners must pay a deposit of Sfr. 500 (western Europeans) or Sfr. 1,000 (anyone else) before they can get a telephone connected or installed. (Would **YOU** trust a foreigner?) This is returned with interest (bank deposit rate plus half a percent) when you leave the country or when you obtain a '**C**' permit (see page 64). If your employer applies for a telephone on your behalf, the deposit is unnecessary, as he'll guarantee that you won't abscond owing a million francs.

Line installation is usually quick, although in recent years delays have become increasingly common, particularly in obtaining leased lines for large users. In early 1991 around 6,000 people had been waiting over three months to have a phone line installed.

A booklet is obtainable from post offices entitled 'How to Order a Telephone' (*So bestellen Sie einen Telefonanschluss, comment obtenez un appareil téléphonique*).

The procedure for getting a telephone connected or installed, is as follows:

1. Obtain a telephone registration form (*Meldeformular Telefon, formule d'annonce pour téléphone*) from:
 - the front of any telephone directory (with prepaid envelope)
 - your local post office

- your local telephone area registration office (*Kreistelefondirektion, direction d'arrondissement des télécommunications*). Call them on 113 and they will send you a form.
 - your local PTT telephone service shop.
2. Complete and send the form to your local area telephone office (listed on the form).
 3. If you have an 'A' or 'B' residence permit, the PTT will send you a giro payment form for the deposit of Sfr. 500 or 1,000 (see above), which must be paid before a telephone can be installed or connected.
 4. If your apartment doesn't have a telephone installed, decide on the type and colour of telephone required. The telephone types and styles available are shown in telephone directories and in a brochure available from post offices. You can also choose a telephone at your local PTT service shop. Many different telephones are available, including handsets with a loudspeaker, a call cost counter, or an amplifier for the hard of hearing. A portable telephone with a range of 200 metres is also available for Sfr. 33 a month. Telephone rental costs start at around Sfr. 2.90 per month for the cheapest pushbutton telephone.
 5. If you don't have a telephone socket installed in your apartment, contact a local electrical store or a local telephone installation engineer authorised by the PTT. Look under telephone installation (*Telefoninstallationen, installation téléphonique*) in your local telephone directory or ask the PTT (113) for a list. A telephone socket can be installed only by an approved engineer or electrical store. **You're not allowed to do it yourself.**
 6. When the telephone engineer has received notification from the PTT that you have paid your deposit, he'll contact you to arrange the installation. Whenever possible, the date requested will be complied with. In some areas the process can take a month or more, depending on the time of year. If your apartment doesn't already have a telephone socket, then you may have to pay installation costs. This can amount to Sfr. 250 or more for the installation of two wall sockets, telephone cable and connection to the PTT service. Get a quote from your telephone engineer. He'll ask you how long a cable you require for your telephone; make sure it's not too short (four metres is standard).

If you move into an apartment where a telephone is already installed, don't assume that the number on the telephone is correct, as you will be allocated a number when you apply for a telephone. It's only possible to transfer your old number when you remain within the same exchange area, not just in the same code area. The telephone connection will be done automatically by the PTT on application.

If a telephone already installed in an apartment is damaged, you may exchange it free of charge within seven days of moving in, after which time you may be billed for any damage. A telephone can otherwise be changed at any time, as often as you wish. Simply take it to your local PTT apparatus exchange (*Apparateaustausch, échange d'appareils*) office, listed in your telephone directory. You will be billed for the new rental fee (if different) in your next telephone bill. The Swiss cable radio network (*Telefonrundspruch, télédiffusion*) can be installed at the same time as a telephone (see page 134).

You can buy a second telephone from the PTT or another supplier, although you must still rent at least one telephone from the PTT. All telephones in use in Switzerland, whatever their origin, must be PTT approved. Besides renting and selling new telephones, the PTT also sell second-hand and old models. Call 135 to order or reserve one.

STANDARD TONES

The following standard tones are used in Switzerland:

Dialling tone: a steady note is heard after you lift the receiver, indicating that the telephone is ready for your call and that you can start dialling.

Ringing tone: a single note repeated at long intervals means that the call has been switched through and the dialled number is being rung.

Engaged tone: a short single note repeated at short intervals means that the called number or all lines are busy.

Information tone: a repeated sequence of three notes in rising pitch means that the called party can't be reached on the dialed number. If you don't understand the announcement following the tone, call 111 for an inland call or 114 for an international call.

CHARGES

The monthly standard telephone charge is Sfr. 18.50. You're billed every two months for your telephone, plus radio and television licences and the Swiss radio cable network, where applicable. Your telephone bill doesn't include a detailed list of calls, only the total amount due.

A low tariff (*Niedertarif, tarif réduit*) rate is in operation for self-dialled calls with reductions of up to 60%. The low tariff rate is applicable to domestic calls only from 5 to 7 p.m. Monday to Friday and for domestic calls and calls to western European countries and Algeria, Libya, Morocco and Tunisia, from 9 p.m. to 8 a.m., Monday to Friday. Low tariff calls to Canada and the USA (incl. Alaska and Hawaii) can be made between 11 p.m. and 10 a.m., Monday to Friday. All calls are charged at the low tariff rate at weekends. Calls made on public holidays which fall on a weekday, are charged at the normal weekday rate and not at the low tariff rate.

The cost of the cheapest local call is Sfr. -.10 for two minutes at normal tariff or four minutes at the low tariff rate. The highest rate within Switzerland (for calls over 100km) is Sfr. 1 for three minutes at normal tariff and over seven minutes at the low tariff rate. Telephone charges for local calls are shown in the blue section of telephone directories and international call charges are shown in the green section in the country listings, which includes a handy ready reckoner table. The cost per minute is Sfr. 1.20 (Sfr. -.80 low tariff) to Switzerland's neighbours and the Benelux countries, Sfr. 1.40 (Sfr. 1) to other European countries excluding Russia and Albania and Sfr 2 (Sfr. 1.60) to North America.

You can rent a telephone with a built-in meter to monitor the cost of calls or to check unauthorised use by baby-sitters, guests, burglars, children, etc. (or alternatively you can get a telephone with a lock). The Swiss don't usually make social telephone calls after 9 p.m. as all good Swiss are in bed asleep (you would also be tired

after yodelling and blowing an alp horn all day long). If you want to encourage someone to telephone you, you can send them a gift of a telephone giro payment (minimum Sfr. 20) via the PTT, which is deducted from their next bill (they may, however, use your money to call someone else).

INTERNATIONAL CALLS

All private telephones in Switzerland are on International Direct Dialing (IDD). Dial 114 for the international operator to make non-IDD calls, person-to-person and reverse charge calls. Dial 191 for international enquiries or to check the time difference before making international telephone calls. Information regarding international calls, including a world time-zone map, can be found in the green section of your telephone directory (see also low tariff information under **Charges** above). For IDD calls, the time (in seconds) bought for 10 cents is shown in directories and for operator connected calls, the cost per minute.

To make an International call, dial 00 followed by the country code, then the area code **without** the first zero and finally the subscriber's number (you should dial slowly, but shouldn't pause for over five seconds between digits, as this will terminate the call). The area codes for major towns in all IDD countries are listed in the green section of telephone directories, with the cost per minute. International calls can be timed by the operator by dialing 115, or alternatively you can get a telephone with a meter to monitor the cost. International call information is provided in English in telephone directories.

Savings on international calls can be made when travelling in over 30 countries, including most western European countries, Australia, Canada, Hong Kong, Japan and the USA with an Executive Telecard, costing \$50 per year. With an Executive Telecard you can make calls from anywhere in the world (where the card is valid) and have them billed monthly via a major credit card. A detailed monthly record of all calls is available on request. For information contact: Executive Telecard SA, rue de la Morâche 14, PO Box 536, CH-1260 Nyon (tel. 022/62 33 22). For US citizens only, AT&T provide a credit card for calls to and from the USA.

NUISANCE CALLS

The PTT provide the following advice for dealing with nuisance callers:

- Hang up as soon as you realise it's a nuisance call.
- Don't provide any information.
- Tell your children not to give any information to strangers.
- Tell your children that if anyone asks for their parents when you aren't at home, they should say that you're unable to come to the phone at the moment (e.g. in the bath/shower) and **mustn't** tell callers that you're not at home.
- Phone 113 if you need assistance in dealing with nuisance calls or if you're receiving persistent nuisance calls (they can arrange for the operator to intercept all your calls).

Note that it's an offence to make nuisance calls in Switzerland (telephone salespersons please note).

DIRECTORIES

Swiss telephone subscribers are listed in 18 directories (*Telefonbuch, annuaire téléphonique*) divided into cantons (the smaller cantons share directories). If you don't have the latest local canton directory when you move into an apartment, you can get one free from your local post office. Directories for cantons other than your canton of residence cost Sfr. 6 each. These are offered at Sfr. 4 each for a limited period on publication of a new directory.

Information in telephone directories is separated into sections, denoted by a coloured band across the top of the page, as follows:

purple	contents, overview and registration form
brown	directory and general information
blue	telephone services (including information in English)
yellow	offers (telephone models for rent and sale, special services, etc.)
green	international information, codes and charges (plus useful telephone phrases in English, French, German, Italian and Spanish)
pink	postal charges, list of all Swiss postal numbers, including the postal numbers by street for large towns and cities
white	private subscriber listings by town in alphabetical order (businesses and services may be listed under their type of business or service and/or their name)
grey	useful information, including first aid, the procedure in the event of fire, civil defence and alarms, and addresses for federal social security and company pension offices.

Private subscribers are usually listed under the husband's name (if applicable) and also include the wife's maiden name (in brackets) and the subscriber's (or applicant's) profession. If you want more than one entry in your canton telephone directory, e.g. when a husband and a wife both retain their family names or when two or more people share a telephone, the cost is Sfr. 12 for each extra entry, each time a new directory is published.

Subscribers are listed under their town or village and not alphabetically for the whole of a canton or city. It's insufficient to know that someone lives, for example, in the canton of Zurich — you must know the town. Businesses aren't always listed under their name but under a group heading, for example, a restaurant may be listed under restaurants and not under its name. You may get little help from directory enquiries unless you know the town or village where the subscriber is located.

Green numbers (environment friendly?) are free, four-digit, service numbers with the prefix 155, which are provided by companies and organisations. They are listed in directories before the general list of numbers. For information phone 155 21 12.

New directories are published every two years, although not necessarily all at the same time. Your copy may be delivered by your postman, or you may be sent a card by the PTT informing you that your new directory is ready for collection from your

local post office. Return your old directory to your local post office (some post offices have a special post box or bin) or a drug store (*Drogerie, droguerie*) as, like many things in Switzerland, they are recycled. The money raised from their sale is used to buy televisions and radios for the underprivileged, handicapped, pensioners and children's homes and schools.

Yellow Pages, which are directories containing only business telephone numbers, are available for most areas. Yellow pages for major areas are produced in 12 directories by Mosse Adress AG, Die Gelben Seiten, Rffelstr. 25, Postfach, CH-8045 Zurich (tel. 01/463 77 00). They are, however, not free and cost a hefty Sfr. 28 each or Sfr. 26 with a subscription (Sfr. 252 for all 12). Unlike PTT telephone directories, subscribers in yellow pages are listed under a business or service heading for the whole area covered by the directory. Yellow pages in Switzerland aren't as widely used as those produced in North America or the UK, where they are indispensable (and free!). Local free telephone directories are produced by council boroughs (*Bezirk, district*) and contain both private and business numbers.

Dial 111 for information or directory enquiries for Switzerland and Liechtenstein and also for information about postal and telecommunication services, local exhibitions, trade fairs, cinemas, public holidays, etc. Also dial 111 to obtain information in emergencies. There's a charge of Sfr. 1 for most 111 services, e.g. for one to three enquiries about subscriber's numbers or addresses, although in some cases, calls are free.

Although possible, it's not easy to get an unlisted (ex-directory) telephone number in Switzerland, as it's generally obligatory to have your name listed in the telephone directory. When 111 is busy, you may get a recorded message asking you to call back later. If you dial a non-existent number, you will get a message informing you of this and telling you to refer to your telephone directory. If you dial a number which has been changed, you will usually be given the new number (via a recorded message).

AUTOMATIC ALARM CALL

An automatic alarm call (*Automatischer Weckdienst, service automatique de rveil*) service is available to subscribers in many areas costing Sfr. -.30. You set the automatic alarm as follows:

1. Dial 150 followed by your own number without the area code. In some areas it's unnecessary to dial your own number; check your telephone directory or dial 113 for information. You can set the alarm for your private number only (so you will be unable to wake your boss or mother-in-law at 3 a.m., unless you do it from their telephone).
2. Dial the alarm time required using the 24-hour clock, for example, 0600 for 6 a.m.
3. Wait around 20 seconds for the confirmation message in the local language: 'We have registered your call. Your telephone number will be called at the time desired.'
4. Replace the receiver.

At the set time, your number is dialled automatically and you're connected to the speaking clock. If you have any problems or require more information call 131, the manual (human as opposed to automated) early call service.

CALL SWITCHING SERVICE

If you're self-employed, working from home, running a one-person business or just away on holiday, you may wish to use the call switching service (*Anrufumleitung, déviation d'appels*). This service allows you to switch all incoming calls from your telephone to a friend's or colleague's number (even outside Switzerland) when you're absent from your home or office. Call switching can be set to switch either all calls during a fixed period, or only calls received between certain times each day. You must arrange call switching with the PTT by phoning 113.

This may be a better solution than using a telephone answering machine, as many people are reluctant to leave messages. The service costs Sfr. 15 per month, plus the cost of all calls from your telephone to the switched telephone (so don't pick a telephone that's too far away). Information is provided in telephone directories in the yellow section (but not in English). The call switching service may be unavailable or may operate differently in some areas. Call 113 for local information.

PUBLIC TELEPHONES

Most public telephones (*öffentliche Sprechstelle, téléphone publique*) or payphones have International Direct Dialling (IDD). International calls can also be made via the operator. The coins required for payphones vary; some accept 10 and 20 cent and one and five franc coins, while others won't accept five franc coins, but will accept 50 cent coins. Call charges are the same as for private telephones, plus a surcharge of Sfr. -.20 a call. Calls to service numbers (see page 127) are Sfr. -.40 or -.50 from payphones. Instructions for using payphones are given in English, French, German and Italian as follows:

1. Lift the handset and wait for the dialling tone (a continuous beep). (Unlike payphones in many countries, Swiss payphones are usually in working order.)
2. Insert the minimum call charge of Sfr. -.40 or -.50 (recorded information calls); for a long distance call insert more, depending on the cost per minute and the time required. When you have inserted the minimum charge, the credit display (which shows how much money you have in credit) stops flashing. In older payphones the credit display is shown on a dial and unused coins are visible (these telephones may not accept two or five franc coins).
3. Dial the number required.
4. When your credit is exhausted, the credit display starts flashing again and a warning tone is given on the line. **You have 10 seconds in which to insert more coins before the call is disconnected.**
5. If you wish to make another call **don't replace the handset**, but press the **red button** located below the handset rest and, if necessary, insert additional coins. This prevents the loss of partly used coins.
6. To retrieve a partly used coin still in credit, **don't replace the handset** but press the **red button** and insert coins until the credit display shows the value of a coin which can be retrieved, rather than an intermediate value. This isn't possible with older payphones, where only wholly unused coins are returned.

7. Replace the handset and any unused coins will be returned.

If you have difficulties, call the operator on 111. This will cost you Sfr. -.40 from a payphone. International calls can be made from any post office and paid in cash afterwards. There are special PTT telephone and telegraph offices at main post offices, airports and main railway stations for international telephone calls. Opening times are usually from 6.30 or 7 a.m. until between 8.30 and 10.30 p.m., Monday to Saturday. Reduced opening hours are in operation on Sundays.

You can buy a telephone **TAXCARD** for Sfr. 10 or 20 from post offices, PTT telegraph offices, news agencies and kiosks and railway booking offices. With the taxcard you can make calls from over 6,000 special payphones, some of which also accept coins. This saves you having to find change or carry around piles of coins which wear holes in your pockets (or purse). The taxcard is inserted in a special slot in the payphone and the cost of calls and the remaining credit on the card is indicated on a digital display. The Sfr. 20 tax card has two bands, one on either side of the card; when one band is used up, you have 30 seconds in which to turn the card over and continue on the second band, without interrupting your call.

MOVING HOUSE OR LEAVING SWITZERLAND

When moving apartments or leaving Switzerland, you must notify the PTT, preferably 30 days in advance. This is done via the same form used to request installation or registration of a telephone (see page 118). When moving house and remaining within the same exchange area, you may retain your old number (note that although you may have the same area code, you can be connected to a different exchange and will therefore be given a new number). Ring 113 to have your old telephone disconnected before moving, otherwise the new tenants can make calls at your expense.

It's particularly important to notify the post office if you're leaving Switzerland and want to get your deposit back (with interest).

EMERGENCY NUMBERS

The following national emergency numbers (*Notfallnummern, numéros d'appel en cas d'urgence*) are listed on the inside of the front cover of all telephone directories. There are spaces for your family doctor and local hospital numbers. The number in brackets after some telephone numbers refer to the notes on the following page.

Number	Service
117	Police (<i>Polizeinotruf, police secours</i>)
118 (1)	Fire (<i>Feuermeldestelle, feu centrale d'alarme</i>)
144 (2)	Ambulance (<i>Sanitätsnotruf, appel sanitaire d'urgence</i>)

The above numbers should be used in emergencies only.

01/383 11 11 (3)	Helicopter Rescue (REGA) (<i>Rettung mit Helikopter, sauvetage par hélicoptère</i>)
(Emergency Medical Service)	Enter your local emergency medical service (<i>Ärztlicher Notfalldienst, service secours médical</i>) number or your

	family doctor's number.
(Hospital)	Enter your local hospital's (<i>Krankenhaus/Spital, hôpital</i>) number.
01/251 51 51	Poison Emergency Service (<i>Vergiftungsnotfall, intoxication en cas d'urgence</i>)
111	Unexploded Shell (<i>Blindgänger-Meldezentrale, centrale d'annonces de ratés</i>) (Live ammunition left behind by the Swiss army. Don't touch but report immediately!)
143 (4)	Samaritans (<i>Die dargebotene Hand, La main tendue</i>)
140	Vehicle Breakdown (<i>Strassenhilfe, secours routier</i>)

The above telephone numbers are staffed or provide recorded information 24 hours a day and can be dialled from anywhere within Switzerland. Recorded information is given in the local language (French, German or Italian). Sfr. -.40 is required to dial an emergency number from a public call box.

Notes

- (1) The fire service, besides extinguishing fires, attending traffic accidents and natural disasters, also deals with the victims of drowning, asphyxiation (lack of oxygen), choking, electrocution, serious burns, hanging, etc. They are your best bet when faced with a life or death situation.
- (2) The ambulance emergency number is only applicable to the following code areas: 01, 022, 030, 031, 032, 033, 034, 035, 036, 042, 043, 052, 055 (part), 056, 057, 061, 062, 063, 064 and 075. For all other code areas call the operator on 111.
- (3) The Swiss air rescue service (*Schweizerischer Rettungsflugwacht, Garde Aérienne Suisse de Sauvetage*), otherwise known as REGA, has 15 bases from which a helicopter (or an air ambulance jet) can be despatched; anywhere in Switzerland is within just 15 minutes flying time. The service also covers the whole of Western Europe, North Africa and the Middle East (via jet aircraft). The cost of the REGA service is covered by Swiss third-party car insurance. Note that if you fall down a mountain and have to be rescued by REGA, it will cost you around Sfr. 1,500 if you're not insured. You can become a member of REGA for Sfr. 20 per year for a single person over 16, or Sfr. 50 per year for a family, including all children under 16. Contact the REGA secretariat, Mainaustr. 21, CH-8008 Zurich (tel. 01/385 85 85). Some towns (e.g. Geneva, Zermatt) also have local helicopter rescue services.
- (4) The Samaritans (*Die dargebotene Hand, la main tendue*) provide a confidential and anonymous counselling service for times of personal crisis and receive over 15,000 calls per year. If the duty counsellor doesn't speak English, he'll ask you to call at a time when an English-speaking counsellor will be present (if necessary).

Another useful number is the radio recall service (tel. 022/735 80 00). This service provides a means of contacting travellers in Europe and the countries surrounding the Mediterranean - **IN EMERGENCIES ONLY**. Give the name of the person, their nationality and the make and licence number of their car. Announcements will be

made on local radio stations in the area(s) in which the person is thought to be travelling.

The PTT provides an emergency **TeleAlarm** call service (*Telefon-Notruf, téléphone-alarme*) for old or handicapped people for Sfr. 25 per month. In the event of an accident, subscribers can transmit an emergency prerecorded call for help by simply pressing a button on a device worn on a cord around their neck. Call 113 for full information.

Additional emergency information is provided at the back of all telephone directories in French, German and Italian.

SERVICE NUMBERS

The following service numbers (*Dienstnummern, numéros de service*) are described in the blue section in the front of telephone directories and can be called from anywhere in Switzerland. Calls cost Sfr. -.30 or -.40 from a private phone and Sfr. -.40 or -.50 from a payphone. Unless specified, recorded information is given in the local cantonal language (French, German or Italian). If you dial a service number where no information is available, you will be informed of this via a recorded message. The number in brackets after some telephone numbers, refer to the notes on the following page.

Number	Service
110	Telgrams in the local language (inland and international)
111 (1)	Inland Enquiries
112	Fault Repair Service (<i>Störungsdienst, Service des dérangements</i>)
113	PTT Service and Administrative Enquiries
114	International Operator (non IDD, person-to-person and reverse charge calls)
115	Information regarding the Cost of International Calls
116	Supervisor Inland Enquiries (plus 111 complaints)
117	Police - EMERGENCY ONLY
118	Fire - EMERGENCY ONLY
119	Supervisor International Service (plus 114/191 complaints)
120	*Tourist Information (summer) or Snow Reports (winter)
122	*Cinema Programmes (local cinemas)
123	* "
124	* "
128	Telegrams in a Swiss national language other than the local language (110)
129	*Consumer Information
131	Manual Early Call Service
135	Telephone Ordering and Information Service
140	Motor Breakdown Service

141	Taxi (Geneva and Lausanne only)
142	PTT RAPID 142 Courier Service (Basle, Berne, Geneva & Lausanne)
143	The Samaritans (see page 126)
144	Ambulance - EMERGENCY ONLY (see page 126)
145	Transfer or Interception of Calls
150	Automatic Alarm Call Service (see page 123)
160	*Currency Exchange Rates
161	*Speaking Clock
162	*Weather Forecasts
163	*Motoring Information (road conditions)
164	*Sports News and Lottery Results
165	*Swiss Television Programmes
166	*Stock Market Reports
167	*News (in German)
168	*News (in French)
169	*News (in Italian)
180-6 (2)	*Regional News
187	*Avalanche Bulletins (winter) and lake wind conditions (summer)
188	*News about Exhibitions and Fairs
189 (2)	*Regional News
191	International Enquiries (General)
192	International " (West Germany/Austria)
193	International " (France)

* recorded information

Notes

- (1) Multi-lingual information including directory enquiries for Switzerland and Liechtenstein, information about postal and telecommunication services, local exhibitions, trade fairs, cinemas, public holidays, etc. **May also be used to obtain help in EMERGENCIES.** Charge depend on the type of enquiry.
- (2) These numbers can also be used by schools, clubs and organisations to leave recorded messages, e.g. to confirm or cancel a planned trip.

TELEVISION

The standards for television reception in Switzerland **aren't the same as in some other countries**. Due to differences in transmission standards, television sets and video recorders from the UK (PAL-UK) and the USA (NTSC) won't function in Switzerland or the rest of Europe. Most continental countries use the CCIR PAL standard except for, you guessed it, France, which has its own standard called SECAM-L (which is different to the SECAM standard used elsewhere in the world). The British standard (PAL-UK) is a modified PAL system, where the audio signal is shifted to avoid the buzz plaguing the conventional PAL system when, for example, transmitting subtitles or other white areas. If you bring a television to Switzerland from the UK or the USA, you will get either a picture or sound — **but not both**. Televisions can be converted to work in Switzerland, but it's not worth the trouble and expense.

Video cassettes can only be played back on a video cassette recorder (VCR) that employs the same video system (VHS or Beta) and a television which operates on the same system (e.g. PAL or NTSC) as that on which the video was recorded. So if you bring videos from the USA, you must also bring (or buy) a compatible TV and VCR. Videos recorded in Britain can be shown on Swiss VCRs and TVs (and British VCRs can be used to show videos recorded in Britain on a Swiss TV). **You can't make video recordings from a TV designed for use in Switzerland with an incompatible video machine, for example, one designed for use in the UK or the USA.** If you bring a TV and VCR to Switzerland from the USA which is designed for use on 110 volts, you must use a transformer (see **Electricity** on page 96).

Note that it's possible to buy a multi-standard TV or VCR which can handle PAL, SECAM-L and NTSC standards (or two of these three standards). You can also buy a PAL TV with an NTSC-in jack plug connection, which allows you to play back American videos. Many people buy a stereo TV in order to take advantage of dual-language broadcasts, where some films and sports activities are broadcast in French, German or Italian and the original language, which is often English (unfortunately there are few programmes currently exploiting this facility). If you decide to buy a TV in Switzerland, you will find it advantageous to buy one with teletext, which apart from allowing you to display programme schedules, also provides a wealth of useful and interesting information (noted in this book where applicable).

TV Stations

In most cities and many rural areas, the majority of buildings are wired for cable TV (see below), which usually enables you to receive around 25 TV stations and almost 30 radio stations. The TV stations available include the three Swiss stations (French, German and Italian), plus Austrian, French, German and Italian national TV and a variety of cable and satellite TV stations. Without cable television, only four or five stations (including the three Swiss stations) can be received, depending on the area. The Swiss Broadcasting Corporation (SBC) is responsible for producing and relaying programmes in the four Swiss national languages (Swiss television programmes are given on telephone service number 165 and on Swiss television teletext). Other stations broadcast in English, French, German or Italian. One advantage of foreign television is that the advertisements are usually unintelligible (although sometimes they are the only thing that makes any sense). Foreign programmes (including films)

are usually dubbed in the language of the broadcasting channel, the only exception being the occasional old black and white film (silent movies are also not dubbed). This differs from the general practice in Swiss cinemas, where the original soundtrack is retained and sub-titles are added.

Information regarding the Swiss Broadcasting Corporation (*Schweizerische Radio und Fernsehgesellschaft, Société Suisse de Radiodiffusion et Télévision*) is available from the SBC, Postfach, CH-3000 Berne 15 (tel. 031/43 91 11).

Cable Television

Cable television (*Gemeinschaftsantennae, antenne collective*) is available in most areas of Switzerland, but is restricted to towns and buildings that are wired for cable television (all you have to do to receive cable TV is connect your TV aerial to a special wall socket). Currently around 70% (1.6m) of Swiss households are hooked up to a communal antenna or to a cable network, which makes Switzerland third in the world in cable TV availability after the Netherlands (87%) and Belgium (80%). Cable television consists of cable relays of Swiss and foreign national TV stations, dedicated cable-only stations and satellite stations, making a total of around 25 stations in most areas. English-language cable TV stations which are widely available include CNN International, Eurosport, MTV Europe, One World Channel and Superchannel. Unfortunately for British expatriates, BBC TV is unavailable on cable TV in Switzerland.

Cable television isn't always available in remote areas of Switzerland, in older buildings and in small towns and villages. If you want to receive English-language cable television, check that it's available in your apartment before signing the lease. Cable television costs around Sfr. 15 per month and is included in your apartment's monthly extra costs (see page 90). If you don't own a television, you may be able to get the cable television company to seal the aerial outlet and thus avoid paying the monthly rental charge. This is easy enough if you live in a house, but may be impossible if you live in an apartment, where cable television costs are shared and are included in your apartment's extra costs.

In addition to unscrambled cable television channels, scrambled television channels are available in many areas. Like some satellite TV stations (see below), you require a decoder to receive them (which can be installed by most television shops) and a monthly subscription is payable.

Satellite Television

With the launch of the **Astra 1A** satellite in 1988, television addicts (easily recognised by their antennae and square eyes) are now offered a wide choice of English-language stations, which can be received with a small 60cm dish (although a one metre dish may be necessary in some areas, as Switzerland is on the edge of the reception area). The Astra 1A satellite, positioned 22,300 miles (36,000km) above the earth (at 19.2 degrees east), provides 16 channels and carries six English-language stations, nine foreign-language stations and three multi-language stations (including English). The number of channels was increased to 32 in March 1991, after the launch of the Astra 1B satellite, which has increased the number of currently available Astra stations to around 25.

Among the stations available on **Astra** are 11 English-language stations (Sky One, Sky Movies, Sky News, Sky Sports, The Movie Channel, Eurosport, Screensport, Lifestyle, The Children's Channel, Filmnet and MTV Europe), eight German (3 sat, Pro-7, RTL-Plus, Sat-1, Eins Plus, Premiere, Tele 5 and Teleclub), two Swedish (TV3, TV1000), one Dutch (RTL-4) and one Japanese (JSTV). TV3 also has Danish and Norwegian services. A few stations are also multi-language (Eurosport, Filmnet and Screensport), where viewers are able to select the language. The signal from a number of stations is scrambled and viewers are required to buy or hire a decoder and pay a monthly fee to receive programmes. It's possible to buy decoders for some scrambled Astra programmes in the UK, e.g. Filmnet and Sky Movies. A (grey market) Filmnet decoder costs around £75 in the UK and no other fees are necessary. If you buy a *Videocrypt* decoder for Sky Movies (which is also valid for The Movie Channel and Sky Sports on Astra 1B), you will need an address in Britain, as subscribers are sent a coded 'smart' card (similar to a credit card) every few months, which must be inserted in the decoder to switch it on. **Sky won't send 'smart' cards direct to overseas viewers.** The Swedish language stations are broadcast in D2-Mac (and scrambled) and can't be received in Switzerland without special equipment.

Many satellite stations provide teletext information and most broadcast in stereo (provided your TV has these features). Satellite programme listings are provided in a number of UK publications, such as *What Satellite* and the *Satellite Times*, both of which are available on subscription. The *European* weekly newspaper (see **Appendix D**) also contains satellite TV schedules. Some satellite TV programmes can also be displayed via Swiss television teletext (428).

If you wish to receive BBC Europe and other stations from the **Intelsat V1-F4** satellite, you will need a dish of around one metre diameter, as the signal is weaker than that from the Astra satellite. An expensive decoder is needed to receive BBC Europe, which consists mainly of BBC1 programmes with some input from BBC2. With an even bigger dish of 1.2 to 1.5 metres, you can receive up to 100 stations in a multitude of languages from around the world.

To receive programmes from any satellite, there must be no obstacles between the satellite and your dish, i.e. no trees, buildings or mountains must obstruct the signal, so check before renting an apartment. From Switzerland, the Astra satellite is located about 12 degrees east of south, which is near the position of the sun at 12. a.m. during summer. The elevation angle is around 35 degrees above the horizon. Intelsat is in the south west, about 45 degrees west of south, with an elevation angle of around 26 degrees above the horizon. To receive stations from both the Astra and Intelsat satellites, you will need a one metre dish and an expensive motorised system.

The cost in Switzerland of a 60cm dish (to receive Astra stations) starts at around Sfr. 1,000, plus installation costs of Sfr. 200 to 800; larger motorised (multi-satellite) dishes can cost up to Sfr. 4,500. You will find it cheaper to buy a dish abroad, e.g. in the UK, and install it yourself. Before buying or erecting a receiving dish on your balcony (or wherever), check whether you need permission from your landlord or a permit from the local authorities (which can cost up to Sfr. 500 in some cities). **Note that some communities have introduced regulations prohibiting satellite dishes, although these may be illegal.**

An annual *World Radio and TV Handbook*, containing over 600 pages of information and the frequencies of all radio and television stations worldwide, is available from: Thali AG Hitzkirch, CH-6285 Hitzkirch (tel. 041/85 28 28).

Television Licence

A television licence (*Fernsehempfangskonzession, concession de réception de télévision*) costing Sfr. 231.60 per year is required by all owners of televisions. The television registration form (*Anmeldformular Radio und Fernsehen, formule d'annonce radio et télévision*) is included at the front of telephone directories or is obtainable from post offices. Both television and radio licence (see page 133) registration can be done together. The television licence fee is payable every two months (Sfr. 38.60) with your radio licence fee and telephone bill, if applicable. An initial registration fee of Sfr. 10 is payable, which includes both television and radio, if applicable. The licence fee covers any number of televisions owned or rented by you, irrespective of where they are located in Switzerland (e.g. holiday homes, motor vehicles, boats, etc.).

Registration must be made within 14 days of installing a television. You will be fined if you have a television or radio without a licence when a PTT inspector calls (of course, most people wouldn't dream of not paying the licence fee). If your television is used for video playback or as a computer monitor only, no licence fee is payable (but you mustn't be able to receive television broadcasts).

Videos

English-language video cassette films can be rented from around Sfr. 7 to 8 a day from video shops and postal video clubs throughout Switzerland. Rental costs can often be reduced by paying a monthly membership fee or a lump sum in advance. Unfortunately, most local video shops and clubs don't have a wide selection of English-language videos or the latest English films. Check the conditions before hiring, as some companies have developed an ingenious method whereby the rental cost escalates wildly if you forget to return videos. If this happens to you, complain and seek legal advice, rather than pay an extortionate charge. Some shops even 'fine' you Sfr. 2 for failing to rewind a film.

BBC Television have also leapt on the very profitable video bandwagon and produce three-hour videos of the best of BBC television, including entertainment, humour, sport, natural history, news and current affairs. The subscription cost is £190.68 (6 months, 12 tapes), £333.36 (one year, 24 tapes), £642.72 (2 years, 48 tapes) or £32 per month, from: BBC Video World, Subscription Dept., 3-4 Hardwick Street, London EC1R 4RY, UK.

RADIO

FM stereo radios have the same standards the world over. Medium Wave (MW or AM) and Long Wave (LW) bands are in general use throughout Europe. A Short Wave (SW) radio is useful for receiving the BBC World Service, Voice of America, Radio Canada, Radio Sweden and Swiss Radio International (English service). The BBC World Service can also be received on medium wave (1296 & 648 kHz), although reception is often poor. A portable digital radio receiver can be purchased which provides good reception, particularly on short wave, and expensive 'professional' receivers are available which can receive stations from almost anywhere (Radio Mars signal might be a bit weak). The BBC World Service and Voice of America are also available via cable radio in many areas (see below).

Residents in northern Switzerland can receive the American Forces Network (AFN-Frankfurt) station broadcasting on 101.8 FM and 873 AM. There are local radio stations in all areas, some of which broadcast in English, e.g. Radio 74 in Geneva (88.8 MHz FM stereo). Advertising is forbidden on radio stations run by the Swiss Broadcasting Corporation (SBC), but is permitted on local radio stations.

For programme and frequency information regarding the BBC World Service, write to: BBC London Calling, PO Box 76, Bush House, Strand, London WC2B 4PH, UK. The BBC publish a monthly magazine *London Calling*, which provides comprehensive information about BBC radio programmes and lists the frequencies on which the BBC world service can be received (depending on the time of day and country). It's available on subscription for £12 per year from the above address. The BBC External Publicity department at the same address provides information about BBC English by Radio lessons broadcast in French, German and Italian (a *BBC English Magazine* is published every two months and is available from BBC English Magazine, PO Box 96, Cambridge, UK). Voice of America frequency charts and programmes can be obtained from: Voice of America, 300 C Street SW, Washington, DC 20847, USA. If you have an Astra satellite dish (see page 130) you can receive Sky Radio plus a number of other English and German-language stations. For those interested in receiving stations from further afield, a *World Radio TV Handbook* is available (see *Satellite Television* on page 130).

Note that amateur (ham) radio operators and walkie-talkie transmitter/receiver owners, including children's 'walkie-talkie' toys, must be registered with the PTT.

Cable Radio

If your apartment is wired for cable television (see page 130), it will also be wired for cable radio, which provides reception of around 30 stereo stations. Many cable networks provide the BBC World Service, BBC Foreign Language Service, Voice of America, Swiss Radio International (English service) and Sky Radio, in addition to a wide selection of FM stereo stations from Switzerland (national and local), France, Germany and Austria. Swiss Cable Radio Network programmes (see below) are also available via cable radio in some areas. All you have to do is connect your radio or hi-fi tuner aerial to a special wall socket (cables are available from all TV stores).

Radio Licence

A radio licence (*Radioempfangskonzession, concession de réception radio*), costing Sfr. 118.80 per year, is required by all owners of radios. Registration is via the same form (*Anmeldformular Radio und Fernsehen, formule d'annonce radio et télévision*) as for television licence registration (see page 132). Television and radio registration can be done at the same time. The radio licence fee is payable every two months (Sfr. 19.80) with your telephone bill and television licence fee, if applicable. An initial registration fee of Sfr. 10 is payable, which includes both television and radio, if applicable. The licence fee covers any number of radios owned or rented by you, irrespective of where they are located in Switzerland (e.g. holiday homes, motor vehicles, boats, etc.). Registration must be made within 14 days of installing a radio and failure to do so can result in a fine.

Swiss Cable Radio Network

The Swiss Broadcasting Corporation (SBC) in cooperation with the PTT provide a cable radio service (*Telefonrundspruch, télédiffusion*) to telephone subscribers throughout Switzerland (which is usually provided in hotel rooms in Switzerland). Programmes are broadcast in eight languages: Arabic, English, French, German, Italian, Portuguese, Romansch and Spanish. There's a choice of six 24-hour programmes, which are produced by the Swiss Broadcasting Corporation or are relays of foreign radio networks:

1. EUROPA or CHANNEL ONE INTERNATIONAL (Current affairs, news in English, folk music, cultural and documentary programmes; many programmes are provided by Swiss Radio International.)
2. RSR (French language broadcasts)
3. CLASSIC (Classical and light classical music)
4. RSI (Italian language broadcasts)
5. RDRS (Swiss German and Romansch language broadcasts)
6. LL (Light musical entertainment)

When not provided via your apartment's cable radio service, the cable radio service must be installed by a telephone engineer and requires a connection from your telephone to a radio. A special receiver, which provides push-button selection of transmissions and which may provide better reception than a standard radio, can be provided and installed by a telephone engineer or purchased separately. The cable radio service can be installed at the same time as a telephone (see page 118), thus reducing the installation charge of around Sfr. 100. The fee for the Swiss cable radio service is Sfr. 3 per month. Ring 113 or write to Telefonrundspruch (TR), Giacomettistr. 1, CH-3000 Berne, for more information (which is the same address for information about Swiss Radio International).



"I blame all this violence on television!"



8.

EDUCATION⁺

Switzerland is renowned for the excellence and diversity of its private schools and although not so well known abroad, Swiss 'state' (publicly funded) schools also have a good reputation in academic circles. The Swiss have always been in the forefront of educational progress and have produced a number of world-renowned philosophers (e.g. Rudolf Steiner) whose pedagogical theories and research remain a strong influence worldwide. The following quote (yet another) is from that 'famous' book *The Alps, Switzerland, Savoy And Lombardy* by the Rev. Charles Williams, published in 1854: *'Here education is rendered compulsory, the government requiring parents on pain of imprisonment, to send their children, till ten or twelve years old, to school, and providing education gratuitously when payment is out of the question.'*

If you're fortunate enough to be among those who can afford to send your children to a private school, you may be surprised to learn that the vast majority of Swiss parents choose to send their children to a state school, even when cost isn't an important consideration. There are many things to be taken into account when choosing an appropriate school for your children in Switzerland, among the most important of which is the language of study. The only schools using English as the teaching language are international private schools. If your children attend any other school, they must study in a foreign language. For most children, studying in another language isn't such a handicap as it may at first appear. The majority adapt quickly and soon become fluent in the local language, assisted by the extra language tuition usually provided for foreign children (if only it were so easy for adults). Naturally all children don't adapt equally well to a change of language and culture, particularly older children. Before making any major decisions about your children's future education, it's important to consider their ability, character and individual requirements.

For many children, the experience of schooling and living in a foreign land is a stimulating change and a challenge they relish, which provides invaluable cultural and educational experiences. Your children will become 'world' citizens, less likely to be prejudiced against foreigners and foreign ideas, particularly if they attend an international school with pupils from many different countries (many Swiss state schools also have pupils from a number of countries).

In addition to a detailed look at the Swiss state school system and private schools, this chapter also contains information regarding children's holiday camps, apprenticeships, university and further education, language schools and a list of useful addresses and further reading.

STATE OR PRIVATE SCHOOL ?

If you're able to choose between state and private education, the following checklist may help you decide:

- How long are you planning to stay in Switzerland? If you're uncertain, then it's probably better to assume a long stay. Due to language and other integration problems, enrolling a child in a Swiss state school is only advisable for a minimum of one year, particularly for teenage children.
- Bear in mind that the area in which you choose to live may affect your choice of school(s). For example, it may be compulsory to send your children to the state school nearest your home.

- Do you know where you're going after Switzerland? This may be an important consideration with regard to your children's language of tuition and system of education in Switzerland. How old are your children and what age will they be when you plan to leave Switzerland? What future plans do you have for their education and in which country?
- What educational level are your children at now and how will they fit into a private school or the Swiss state school system? The younger they are, the easier it will be to place them into a suitable school.
- How do your children view the thought of studying in a foreign language? What language(s) is best from a long-term point of view? Is schooling available in Switzerland in their mother tongue?
- Will your children require your help with their studies, and more importantly, will you be able to help them, particularly with the language(s)?
- Is special or extra tutoring available in the local language or other studies, if required?
- What are the school hours? What are the school holiday periods? Many canton state schools in Switzerland have compulsory Saturday morning classes. How will the school holidays and hours affect your (and your spouse's) work and leisure activities?
- Is religion an important aspect in your choice of school? In Swiss state schools religion is usually taught as a compulsory subject. Parents may, however, request permission for their children not to attend.
- Do you want your children to go to a coeducational school? Swiss state schools are usually coeducational.
- Should you send your children to a boarding school? If so where?
- What are the secondary and further education prospects in Switzerland or another country? Are Swiss examinations (or the examinations set by prospective Swiss schools) recognised in your home country or the country where you plan to live after leaving Switzerland?
- Does the school have a good academic record? Most schools will provide exam pass rate statistics.
- How large are the classes? What is the pupil-teacher ratio?
- Obtain the opinions and advice of others who have been faced with the same decisions and problems as you are, and collect as much information from as many different sources as possible before making a decision. Speak to teachers and the parents of children attending schools on your short list.
- Finally, most parents find it's a good idea to discuss the alternatives with their children before making a decision.
- If it's not already too late, you could always decide against children and save yourself a lot of trouble.

Many cantons provide schools with special facilities for disabled, retarded and mentally handicapped children. Switzerland doesn't, however, provide special teaching facilities for gifted children with exceptionally high IQs.

See also **Choosing a Private School** on page 149.

STATE SCHOOLS

The term 'state' schools is a misnomer, as there are no federal state schools (*öffentliche Schulen, écoles publiques*) in Switzerland, education being the jealously-guarded responsibility of the cantons. State is used here in preference to public and refers to non fee-paying schools, funded by the cantons out of local taxes. This is to prevent confusion with the term 'public school', used in the USA to refer to a state school, but which in the UK refers to a private fee-paying school (confusing isn't it?). The state school system in Switzerland is quite complicated compared with many other western countries. It differs considerably from the school systems in, for example, the UK or the USA, particularly regarding secondary and university education.

The Swiss cantonal education system results in 26 school systems, with many minor and some major differences. The school programmes, schedules, syllabuses and categories of schools may all vary from canton to canton and even from community to community. It's usually necessary to send your children to school in your canton of residence where you pay your taxes. Some cantons, however, have bilateral agreements which allow children resident in other cantons to attend their schools. Although the lack of a standardised national state school system may appear strange, it usually affects children (and their parents) only when they move to another canton. Even then, provided the teaching language remains the same, the differences are usually insignificant.

There are no state pre-school nursery schools in Switzerland, although you can enroll your children in kindergarten from the age of five or six (for information regarding playgroups, see page 102). Officially state schooling in Switzerland starts at the age of seven and is compulsory for eight or nine years (ten in some cantons), until the age of 15 or 16. On average the Swiss attend school until the age of 17, one of the highest average leaving ages in the world. Schooling is free for all foreign children of parents with Swiss annual or permanent residence permits ('B' or 'C') and who work in Switzerland (although some school books may have to be paid for by the parents).

Most foreign and 95% of Swiss parents send their children to a Swiss state school, for reasons which aren't purely financial. Swiss state schools have a good academic record, which is aided by the small average class size of around 20 pupils. Attending a state school helps children integrate into the local community and learn the local language. Pupils usually go to a local primary school, although attending secondary school often entails travelling quite long distances.

Swiss state schools usually impose more discipline than many foreign children are used to, for example regular homework, which increases with the age of the child. This may initially produce some stress. Generally the younger your children are when they arrive, the easier they will cope. Conversely the older they are, the more problems they will have adjusting, particularly as the school curriculum will be more demanding. Parents should try and sympathise with their children's problems. If you aren't fluent in the local language, you will already be aware of how frustrating it is being unable to express yourself adequately. Lack of language ability can easily lead to feelings of inferiority or inadequacy in children (and adults). State schools may provide supervised homework or extra classes for children requiring it. The Swiss state school

system is more disciplined and less flexible than schooling in many countries, but the results are generally very good. Every child has the opportunity to study for a trade, diploma or a degree. One minor criticism is that in some cantons secondary education is biased in favour of the arts, to the detriment of science related subjects.

Subsidised music lessons are given, although parents must usually provide instruments. In some cases instruments are loaned by the school for a period; if they aren't, you must buy or rent one. Most state schools have very little extra-curricular activity, for example, there are no school clubs or sports teams. If your children want to do team sports, they must join a local club, which means you're required to ferry them back and forth for games and social events.

Having made the decision to send your child to a state school, you should stick to it for at least a year in order to give it a fair trial. It may take your child this long to fully adapt to a new language, the change of environment and the different curriculum.

A book may be available from your community explaining the intricacies of your canton's secondary school system. For example, excellent guides are published by the cantons of Zurich, *Volkshochschuler wohin* (What Next?) and Vaud, *Present et Avenir des Ecoliers* (Present and Future of School Children). See also **Further Reading** on page 157.

Language

In French and Italian-speaking areas of Switzerland, the teaching language is the same as the everyday spoken language and therefore foreign children are able to improve their language ability through their constant daily exposure to it. In German-speaking Switzerland the position isn't so straightforward. In kindergarten and early primary school classes, teachers will speak the local Swiss German dialect. In primary school they will officially begin to teach academic subjects in High German (*Schriftdeutsch/Hochdeutsch, bon allemand*), although this isn't always the case. In later years, generally all non-academic study is in Swiss German, while all academic subjects are taught in High German, particularly when text books are required. One of the problems for both Swiss and foreign children alike, is that because most lessons are conducted in Swiss German, there's little opportunity to practice High German. This has led to all subjects being (officially) taught in High German in secondary schools in some cantons.

The Swiss German dialect isn't formally taught in any schools (nobody would know where to start). This makes school life more difficult for foreign children, particularly teenagers, although young children (e.g. 5 to 12 years) generally have few problems learning Swiss German. If you prefer your children to be educated in the French language and you live in a German-speaking canton, it may be possible to send your children to a school in a neighbouring French-speaking canton. You may, however, be required to live in the canton where your children go to school and may not be permitted to move cantons if you're a new arrival.

Children who don't speak the local language may be placed in a lower class than is normal for their age, depending on the degree of language assistance necessary. This allows them more time to concentrate on learning the language (with extra language tuition), as they have already covered the syllabus. When the next promotion stage is reached, they must have reached a satisfactory standard in the local language, or the year must be repeated. If the average mark is unsatisfactory, a child is graded

provisional; two provisional reports means he must automatically repeat the year. Satisfactory marks are graded definitive and the child goes on to the next grade.

Children often repeat a year or even two (the maximum) and there's usually a fairly wide age range in the higher school classes. There's no stigma attached to this repetition of classes (except among some other children). Children, like adults, learn at different speeds and the Swiss school system simply recognises the fact. If a child fails to maintain the required standard in a higher grade secondary school (e.g. a high school), he may be required to join another school with a less demanding course of study. Children are given a school report twice or three times a year.

All children must learn a second national language from their seventh school year at the latest. The compulsory second language in secondary schools in German-speaking Switzerland is French; in French-speaking Switzerland it's High German (there was some seditious talk in Geneva of dropping German in favour of English, but it failed to gain enough support to call a referendum).

If English is your mother-tongue or a second or additional language, then you're probably already aware of its importance and growing influence throughout the world. It will be a big advantage to your children if they can speak it at home every day, particularly if it's not taught at school. Children don't usually start learning English in Swiss state schools until age 13-15 and even then it's voluntary. English becomes compulsory only when a child is studying modern languages, for example, in a high school (*Gymnasium/Kantonsschule*, *gymnase/école cantonale*), or a specialist subject requiring English language proficiency. Many English-speaking parents organise private English classes for their children or teach them themselves.

For more information about Swiss languages, see **Languages** on page 37 and **Language Schools** on page 153.

Enrollment

When you arrive in Switzerland and register in your local community (*Gemeinde*, *commune*), you're informed about schooling and told when and where to apply for school entrance for your children. In city areas you must apply to your area school commission (*Kreisschulpflege*, *commission scolaire du district*). School registration dates are also announced in local newspapers. From 1989 the start of the school year throughout Switzerland has been between mid-August and mid-September.

School Hours

Swiss school hours differ considerably from those in most other countries and often vary from school to school, as it's generally left to individual teachers to schedule their own classes. Your children will rarely spend all day at school and if you have children of different ages attending school (even the same school), they will be coming and going at different times. This is particularly true for very young children, where classes may be divided into sections with varied hours (school hours are designed to prevent mothers from working).

A two-hour lunch break is normal, during which schools are closed; state schools in Switzerland don't usually provide school lunches. Older children who have a long journey to school may take a packed lunch to eat on the school premises, for which a room is provided. Some high schools have canteens.

In secondary school, school hours are generally anywhere between 7 a.m. to 11 or 12 a.m. and 1.30 or 2 p.m. to 6 p.m. In a higher grade secondary school, e.g. a high school (*Gymnasium/Kantonalschule, gymnase/école cantonale*), the school day can last from 7.30 a.m. to 5 p.m.; a long day, particularly when travelling time is added. The average travelling time to and from school in German-speaking Switzerland is around 50 minutes, which together with demanding school work, is blamed for the high stress levels of some children. School buses are generally provided only for pupils of state schools for the handicapped (and some private schools).

One or two afternoons or one day a week (usually Wednesday or Thursday) is free and Saturday morning school is normal in most areas of Switzerland. This plays havoc with the family social life (weekend trips, skiing days, etc.). Cantons Berne, Freiburg, Geneva, Jura, Neuchâtel, Ticino, Uri and Vaud **don't** have Saturday morning school (but check to confirm, as the position is changeable). Some cantons have introduced a trial period without Saturday morning school and may make it permanent when they get around to a vote, but don't count on it (Swiss parents have become accustomed to their peaceful Saturday mornings).

Health

All children are required to belong to a health insurance scheme (e.g. a health fund), which must be entered on the school application form. Some aspects of children's health are supervised or carried out by the school authorities. All Swiss state schools have an extensive programme of inoculations against polio, diphtheria, TB, whooping cough, measles, German measles and mumps (Switzerland must be a terribly unhealthy place, with all these 'diseases' about). If your child has already undergone a course of inoculations before arrival in Switzerland, show the vaccination certificates to the school health authorities.

In primary (and possibly secondary) school, children receive a free annual dental inspection from your family or a school appointed dentist. An estimate is provided for any dental treatment required, of which some communities may pay a percentage for low income families. Your health insurance company may also pay a percentage, even if your child isn't insured for dental treatment (see page 249).

Schools provide insurance cover for accidents at school and on the way to and from school. For this reason, children are required to go by a direct or approved route to school, and if cycling, must use cycle paths to avoid invalidating their insurance policy. Outside these times your children should be covered against accidents by your family health insurance policy.

Holidays

The typical state school holiday (*Schulferien, vacances scolaires*) periods are shown below, although the dates and length of holidays vary, depending on the canton:

January-March	1-2 week skiing holiday
April	2-3 week spring break
July/August	5-7 week summer break
September/October	1-3 week autumn break
December/January	1-2 week Christmas and New Year break

Schools are also closed on public holidays, e.g. Easter, Whitsuntide, Ascension Day, etc., if these don't fall within school holiday periods. School holiday dates are published by schools and local communities well in advance, thus allowing you plenty of time to schedule family holidays during official school holidays. Normally you aren't permitted to withdraw your children from classes during the school term, except for visits to a doctor or dentist, when the teacher should be informed in advance, if possible. In primary school a note to the teacher is sufficient; in secondary school you must complete an official absence form, get it signed by the teacher concerned and hand it into the school office. For reasons other than sickness, children are generally allowed only one half-day off school each year. Anything longer isn't allowed without special written permission, which is difficult to obtain in some areas.

If you're refused permission and insist on withdrawing your child from school, for example, for a special holiday, you **can be prosecuted** (and fined or imprisoned — Reverend Williams wasn't joking on page 138) on your return. Unfortunately some school authorities don't make allowances for families who want to make, for example, a 'once in a lifetime' visit to relatives overseas and are unable to go during official school holidays.

Provisions

Primary school children require the following articles:

- school bag or satchel (usually different for boys or girls) or a small bag for a kindergarten snack
- a peneil case and pencils, etc.
- slippers, gym shoes (plimsoles), shorts and a towel for games and exercise periods
- sports bag for above (if satchel is too small).

The school bag and pencil case are usually provided by a child's God-parents, who play an important role in a Swiss child's life.

At kindergarten children usually take a snack for both morning and afternoon breaks (hungry work being a kid). Teachers recommend fruit, vegetable or bread, rather than cakes. On birthdays children are allowed a treat and it's customary to take a cake for the whole class. This custom is continued throughout adult life in most of Switzerland; you will notice that many adult Swiss provide cakes on their birthdays.

Children require hiking boots for their annual school hike (*Heimattag/Schulreise, course d'école*). This day outing entails children getting up in the middle of the night for a 10 to 30km hike (the distance depends on their age) around Switzerland, to admire the cows and flowers.

Parents are required to supply all sorts of odds and ends for handicraft lessons, from toilet roll tubes to empty boxes. Keep a junk supply handy if you don't want to be caught out.

Kindergarten

Attendance at a kindergarten (*Kindergarten, école infantine/jardin d'enfant*) is voluntary in all cantons except Geneva, where one year is compulsory. Although it isn't a prerequisite for attending primary school, a community is required to provide

a Kindergarten for six-year-olds and often takes five-year-olds also, although places may be limited. Around 75% of communities provide kindergartens for five-year-olds and over 90% for six-year-olds (facilities may be shared with another community). Kindergarten lasts for two-and-a-half to three hours in the mornings, or two hours both mornings and afternoons. Classes may be held on six days a week, with Wednesday and Saturday afternoons free, or a few mornings only, which may include Saturdays.

Kindergarten is highly recommended, particularly if your children are going to continue with a state education. After one or two years in kindergarten, they will be integrated into the local community and will have learnt the local language in preparation for primary school. Children are given road-safety training (by policemen) and are provided with a reflecting triangle or loop to wear to and from kindergarten.

In major cities, private kindergartens and playgroups are available which take children as young as three or four (see page 102).

Primary School

Children must be six years old before 1st January (or 30th June in some cantons) in order to start primary school (*Primarschule, école primaire*) the following year. To register your children for primary school, contact your local community in rural areas, or your local school commission in cities. This may be unnecessary if your children have attended kindergarten. Coeducation (mixed classes) is normal and primary classes have an average of 20 pupils.

Primary education lasts from four to six years, depending on the canton, until children are 11 to 13 years old. When primary school is for six years (the majority of cantons), classes are split into three grades or steps (*Stufe, degré*). The first two years are termed lower grade (*Unterstufe, première degré*), the next two years middle grade (*Mittelstufe, deuxième degré*) and the final two years upper grade (*Oberstufe, troisième degré*).

In their first or second year of primary school, children receive bicycle road-safety training from local policemen, who may also give a talk about the risks of talking to strangers. Pre-primary school children aren't allowed to ride their bicycles on public roads. Children must be seven years old and attending primary school before they are allowed on public roads (kindergarten doesn't count, even when a child is already seven).

In the Swiss state school system, a child's level of secondary education usually depends on his marks in his last primary school year. Children are normally assessed on the average results of tests set by their teacher throughout the year. The most important primary school subjects are the local language, mathematics, local history and geography (*Heimatkunde, histoire et géographie régionale*). It's a big advantage for children if their parents or a tutor is able to help them with these and other subjects.

The reason for this selection process is to channel children into an appropriate educational and commercial program that prepares them for a worthwhile career or a university education. While it's important for children to do well in their last primary school year, a child's future education isn't, however, fixed on leaving primary school.

Secondary School

The Swiss secondary school (*Sekundarschule, école secondaire*) system allows for promotion and demotion, both within a school and from school to school, up to the age of 15 or even later. If your children receive good marks in their last primary school year, they have a better chance of going to an advanced secondary school or high school (*Gymnasium/Kantonalschule, lycée/école cantonale*), which may in turn lead to a university or technical institute. If you think your child has been incorrectly graded, you can apply for him to take an entrance examination to a higher or lower school. In some French-speaking cantons, a so-called *cycle d'orientation* has been introduced, in which pupils of varying ability share the same class, rather than being streamed into different classes. Some main subjects are, however, divided into courses of different grades.

The different types of secondary schools for thirteen-year-olds (listed below) are broadly based on the education system in canton Zurich and aren't the same in all cantons:

Secondary Modern School: (*Oberschule, école supérieure*). Three years general education including woodwork, metalwork and home economics, as preparation for an apprenticeship in the manual trades. The secondary modern is for less academically gifted children, usually around 5% of the total.

Technical School: (*Realschule, école technique*). Three years of more demanding academic education than secondary modern school, but also directed towards training in the manual trades. The second largest number of children (around 35%) go to technical school.

Secondary School: (*Sekundarschule, école secondaire*). Three or more years education in languages, sciences, geography and history as preparation for entrance to a higher school. Most children (around 50%) go to a secondary school, many going on to apprenticeships. Some parents prefer to send their children to secondary school (at least for a few years) rather than to a more demanding high school. Many will have an opportunity to attend a high school or vocational school later, when they may be better equipped to handle the curriculum.

Pre-High School: (*Progymnasium/Untergymnasium/Bezirksschule, pré-gymnasium/ lycée inférieur*). Pre-high school, as the name implies, prepares children for high school in some cantons.

High School: (*Gymnasium/Kantonsschule, lycée/école cantonale*). High school education prepares students for a university or technical college and lasts for six to seven years, when the maturity examination is taken (see below). A written entrance examination in French, German and mathematics is necessary and only the top students (around 10%) are admitted. Children are on probation for the first three to six months to see how they progress.

A Swiss high school offers roughly the same level of education as an English grammar or high school, but is higher than that provided by an American high school or two-year college. It provides an excellent secondary education, which is the equal of any school system anywhere, state or private.

Vocational Schools

The following schools are special higher-education secondary level schools, attended after two or three years in secondary school from the age of 15 or 16. All require students to pass an entrance examination:

Commercial or Business School: (*Handelsmittelschule, école de commerce*). Three years training (federally recognised) for a commercial diploma. A good basic grounding for a business career, but also useful for a career in social work, nursing or as an interpreter.

Teacher Training School: (*Lehramtschule/Unterseminar, seminar/séminaire inférieur*). The course lasts four to five years for primary school teachers. Entrance qualifications vary and training may include a two to three-year practical period. Secondary (two to three years) and higher school (four to five years) teacher training is completed at university.

Diploma Middle School (*Diplommittelschule, école professionnelle*). Three year preparatory school for kindergarten teachers, nurses and medical technicians.

The Maturity Examination

Students at a high school study for the maturity (*Matura, maturité*) examination, which usually consists of six different syllabuses. All students generally study French, German, mathematics, geography, history, biology, physics, chemistry and music or art. Other subjects depend on the syllabus chosen and are generally as follows:

Syllabus A: Classical languages. Latin and Greek compulsory.

Syllabus B: Latin as basic language, plus English or Italian.

Syllabus C: Scientific. Mathematics, sciences and descriptive geometry. English or Italian are compulsory.

Syllabus D: Modern languages. German, French and English are compulsory, plus Italian, Spanish or Russian.

Syllabus E: Economics. Science of industrial management and political economy and social sciences. English or Italian are compulsory.

Syllabus M: Music and art. Preparation for the academies of music and arts.

All European universities and most American colleges recognise the Swiss maturity diploma as an entrance qualification, although foreign students must provide proof of their English language ability to study in the UK and the USA.

PRIVATE SCHOOLS

Switzerland is famous for the quality and variety of its around 250 private day and boarding schools (*Privatschulen, écoles privées*), which cater for from as few as 16 to as many as 2,000 pupils, two thirds of which are Swiss. Fees vary considerably depending on (among other things) the quality, reputation and location of the school. International day school fees vary from around Sfr. 4,000 to 11,000 per year, while annual boarding school fees are anywhere between Sfr. 20,000 and 50,000. These fees aren't all-inclusive and additional obligatory charges are made, in addition to optional extra services. For example, some schools will arrange to have your child met at Geneva or Zurich airport and conducted by private plane and chauffeured limousine to his school (for a price).

There are international primary and secondary day schools in (or close to) all major cities in Switzerland. One of the main advantages of an international school is that all lessons are generally conducted in English. There are also French-speaking

international schools in Geneva. International schools have smaller classes and a more relaxed, less rigid regime and curriculum than Swiss state schools. They provide a more varied and international approach to sport, culture and art, and a wider choice of academic subjects. Their aim is more the development of the child as an individual and the encouragement of his unique talents, rather than teaching on a production-line system. This is made possible by small classes which allow teachers to provide pupils with individually tailored lessons and tuition. The results speak for themselves and many private secondary schools have a near 100% post-graduate university placement rate. Private school pupils are more likely to question rules and regulations (no wonder most Swiss prefer to send their children to state schools), to be open-minded and express themselves more spontaneously, and be more aware of world problems and politics. If international schools have a negative side (apart from the high fees) it's the generally high pupil turnover, which can have an adverse effect on children, particularly when close friendships are terminated. Some international schools have pupils from as many as 80 countries.

Private schools offer curriculums designed for a wide variety of examinations including the Swiss Maturity examination (see page 147), the American or English systems, the French or International Baccalaureate, the German *Arbitur* and the Italian *Maturita*. Many international schools offer curricula tailored to the American college entrance CEEB and British GCSE examinations and may also offer the International Baccalaureate (*Bakkalaureat*, *baccalauréat*) school leaving certificate, an internationally recognised university entrance qualification. Most international schools offer students the alternative of sitting the Swiss maturity (*Matura*, *maturité*) or the French *baccalauréat* examinations, thus providing children with a bilingual education in an English-speaking environment. Most private schools have an entrance examination, e.g. in English and mathematics, plus an IQ test. Note that some Swiss private schools have examinations that are recognised everywhere except in Switzerland, where they aren't accepted for entry to Swiss universities.

You may prefer to send your children to a private day school across the border, for example, in France. Alternatively you can send them to a boarding school in Switzerland or abroad (e.g. in the UK or the USA). There are also private schools in some areas for children with special language requirements other than English, for example, Japanese.

Make applications to private schools as far in advance as possible. You're usually requested to send previous school reports, exam results and records. Before enrolling your child in a private school, make sure that you understand the withdrawal conditions in the school contract.

Note that not all Swiss private schools live up to the reputed high standards and there are a number of schools which simply cash in on the good reputation of the best schools. Always use the utmost caution when selecting a school and never take at face value what is written in the school brochure or prospectus. The checklist below will help you choose an appropriate private school and avoid the charlatans.

A booklet entitled *Private Schools in Switzerland*, which contains a complete list of private day and boarding schools in Switzerland, is available from Swiss National Tourist Offices, Swiss embassies and consulates or from the Verband Schweizerischer Privatschulen, Postfach, CH-3001 Berne. A list of boarding schools in Switzerland which offer a British or American school curriculum is available from the SNTTO. See also **Useful Addresses** and **Further Reading** at the end of this chapter.

Choosing a Private School

The following checklist is designed to help you choose an appropriate (and reputable) private school in Switzerland:

- Does the school have a good reputation? How long has it been established? Does it belong to one of the Swiss private school associations (see page 156)?
- Does the school have a good academic record? For example, what percentage of pupils obtain good examination passes or go on to good universities? All the best schools will provide exam pass rate statistics.
- How large are the classes and what is the student/teacher ratio? Does the class size tally with the number of desks in the classrooms?
- What are the classrooms like? For example their size, space, cleanliness, lighting, furniture and furnishings, etc. Are their signs of creative teaching, e.g. wall charts, maps, posters and student's work on display.
- What are the qualification requirements for teachers? What nationality are the majority of teachers? Ask for a list of the teaching staff and their qualifications.
- What is the teacher turnover? A high teacher turnover is a particularly bad sign and usually suggests poorly paid teachers with bad working conditions.
- What extras must you pay? For example, art supplies, sports equipment, outings, clothing, health and accident insurance, text books, stationary, etc. Some schools charge parents for every little thing.
- Which countries do most students come from?
- Is religion an important consideration in your choice of school?
- Are special English classes provided for children whose English doesn't meet the required standard?
- What standard and type of accommodation is provided? What is the quality and variety of food provided? What is the dining room like? Does the school have a dietitian?
- What languages does the school teach as obligatory or optional subjects? Does the school have a language laboratory?
- What is the student turnover?
- What are the school terms and holiday periods? Private school holidays are usually much longer than state schools (e.g. four weeks at Easter and Christmas and 10 weeks in the Summer) and often don't coincide with state school holiday periods.
- If you're considering a day school, what are the school hours?
- What are the withdrawal conditions, should you need or wish to remove your child? A term's notice is usual.
- What does the curriculum include? What examinations are set? Are examinations recognised both in Switzerland and internationally? Do they fit in with future education plans? Ask to see a typical pupil timetable to check the ratio of academic/non-academic subjects. Check the number of free study periods and whether they are supervised.

- What sports instruction and facilities are provided? Where are the sports facilities located?
- What are the facilities for art and science subjects, for example, arts and crafts, music, computer studies, biology, science, hobbies, drama, cookery and photography? Ask to see the classrooms, facilities, equipment and some of the student's projects.
- What sort of outings and holidays does the school organise?
- What medical facilities does the school provide (e.g. infirmary, resident doctor or nurse)? Is medical and accident insurance included in the fees?
- What sorts of punishment are applied and for what offenses?
- What reports are provided for parents and how often?
- **Last, but not least — unless someone else is paying — what are the fees?**

Before making a final choice, it's imperative to visit the schools on your short list during term time and talk to teachers and students (if possible, also speak to former students and their parents). **Where possible, check out the answers to the above questions in person and don't rely on the school's prospectus or director to provide the information.** If you're unhappy with the answers, look elsewhere. Finally, having made your choice, keep a check on your child's progress and listen to his complaints. Compare notes with other parents. If something doesn't seem right, try to establish whether the complaint is founded or not, and if it is, take action to have the problem resolved. Never forget that you (or your employer) is paying a lot of money for your child's education and you should demand value for money. See also **State or Private School?** on page 138.

CHILDREN'S HOLIDAY CAMPS

Holiday Camps (*Ferienlager, camps de vacances*) for children are organised during school holidays throughout the year. These include both day and residential camps run by private and state schools, clubs and organisations (e.g. youth organisations, scouts, brownies, etc.), churches and private organisations. Activities include skiing, swimming and various other sports, excursions, arts and crafts, and academic subjects. Most camps are reasonably priced. Migros club schools (*Klubschule Migros, école club Migros*) offer an extensive daily activity programme during school holidays (see **Day & Evening Classes** on page 285) and also have their own summer and autumn holiday centre: Freizeit- und Sportzentrum Migros, Grossried, CH-8606 Greifensee (tel. 01/945 09 09). Most cantons also organise a variety of sports courses during summer holidays.

Geneva News magazine (see **Appendix D**) regularly publishes a list of children's holiday camps in French-speaking areas of Switzerland and international holiday centres (although usually expensive). Ask your local school or community office for information. A list of children's holiday camps is obtainable from your local Pro Juventute office (see **Useful Addresses** on page 40), who also operate holiday camps for the handicapped.

APPRENTICESHIPS

Many students look forward to starting work and learning a trade and around 70% of young people in Switzerland undertake an apprenticeship or vocational training. A Swiss apprenticeship (*Lehre, apprentissage*) is a combination of on-the-job training and further education, where one or two days a week are spent at a training college. An apprenticeship lasts from two to four years and can be in almost any vocation, for example, waitresses, secretaries, cooks, plumbers and chimney sweeps (three years training in climbing and extricating yourself from chimneys). The employer pays a small salary which increases with age and experience, and he may pay for apprenticeship schooling and the cost of travel to and from school. An apprentice has five weeks holiday a year. School careers officers are available to advise parents and students on a choice of career.

The Swiss apprenticeship system is one of the best in the world. It's not for failures or students who aren't sufficiently academically gifted to go to high school or university (many successful businessmen and politicians in Switzerland started out as apprentices). If desired, it's always possible to go on to higher education (for example at a college of technology or a university) after completion of, or even during an apprenticeship.

Many books are published in Switzerland detailing career possibilities for school leavers. One such book is *Study - and then?* (*Studieren - und dann?*, Carrefour Uni) published in both French and German by the Swiss Credit bank (*Kreditanstalt, Crédit Suisse*) and obtainable free from most branches.

You may also be interested in the activities of Intermundo, the Swiss umbrella association for many international youth exchange organisations. There are 11 member organisations and 14 contact members, all of whom are non-profit and have no political and religious ties. Exchanges are organised worldwide to further cultural understanding, provide work and practical experience and learn languages. The ages of participants are from 12 to over 30, depending on the particular exchange programme. Exchanges can last from one week to one year. For more information contact Intermundo, Brunnegasse 16, CH-3011 Berne (tel. 031/22 27 26).

UNIVERSITIES

Around 15% of Swiss students attend one of Switzerland's higher education establishments. These include eight universities (*Universität, université*): Basle, Berne, Fribourg, Geneva, Lausanne, Neuchâtel, St. Gallen and Zurich, and two Federal Institutes of Technology in Lausanne (EPF) and Zurich (ETH). Two other higher education facilities are the Higher Teacher Training Institute in St. Gallen and the Faculty of Theology in Lucerne.

The minimum age of enrollment is 18 and university education lasts for at least four years, although students often take as long as seven to nine years to obtain their degree. This is a long time, particularly when compared, for example, with only three years in the UK for a similar degree. There's no fixed study period for a degree in Switzerland and students may take as long as they like. All Swiss higher education facilities, including several technical colleges, are open to foreign students, who comprise around 18% of the total intake. There are usually quotas for foreign students and the number of places available is strictly limited at some universities and for particular

courses. Fees are payable each term and scholarships (after completion of four semesters) or student low-interest loans may be available to foreigners. Fees may be reduced after the 10th semester.

There's usually a higher semester fee rate for foreign students, although foreigners who have been residents and tax payers for at least two years in the university canton, pay the Swiss rate. It's not the fees (around Sfr. 300 to 800 per year) which make the cost of study in Switzerland expensive, but the high cost of living. For example, in Geneva the authorities recommend a minimum of Sfr. 1,325 per month for accommodation and food, plus university and local taxes and health insurance (compulsory throughout Switzerland for university students). (This might be a good time to mention that parents in Switzerland are legally obliged to support their children during full-time education.) Student accommodation is available in university cities, a list of which is available from the SNTU.

Foreigners with a 'C' permit (see page 64) are usually accepted on the same terms as Swiss citizens only if they have attended a Swiss state school for a number of years. Foreigners with a 'B' permit (see page 63) are always subject to the quotas for foreign students. The maturity examination is the usual entrance examination for Swiss nationals and foreigners who have studied in Switzerland. A Swiss university may accept three British GCE 'A' level passes as an entrance qualification, but an American high school diploma isn't usually accepted. American students must usually have a minimum of a BA, BBA or BSc degree. All foreign students require a thorough knowledge of the language of study (French or German), which will usually be examined unless a certificate is provided.

A Swiss university degree is called a licence (*Lizenz, license*), which on a academic scale, is approximately between a British BA or MA or an American MA and a doctorate (Ph.D). Foreign students must have a student's permit issued by their university, which allows them to register in a community and obtain a residence permit.

FURTHER EDUCATION

Switzerland has over 50 private colleges and university level institutions, many of which are affiliated to foreign (usually American) universities. These include business and commercial colleges, hotel and tourism schools and the world famous Swiss finishing schools for young ladies. Fees at finishing schools are around Sfr. 50,000 a year for students usually aged from 16 to around 24. The traditional training in French cooking, domestic science, floral art, etiquette and *savoir-vivre*, is nowadays supplemented by courses in commerce, languages and catering.

Study in all further education establishments is in small groups and may be full or part-time, including summer semesters. Many schools offer an American Master of Business Administration (MBA) course and subjects may include banking, business administration, communications, economics, European languages, information systems, management, marketing, public relations and social and political studies. Tuition costs are high and study periods strictly organised. Most establishments have a good reputation, particularly in the business world. Switzerland is also renowned for its hotel and restaurant training schools, including the world famous Swiss Hotel School in Lausanne. Parents enrol their children here 'at birth' to ensure their place.

To help foreigners improve their English, The British-Swiss Chamber of Commerce provides an English tuition advisory service. They work closely with over 50 schools, universities and institutions in the UK, covering all aspects of English language training. For those wishing to continue their education in the UK or the USA, Educational Futures provide an independent advisory service through offices in both French and German-speaking Switzerland (tel. Geneva 022/759 15 35 or Zurich 01/910 14 05). For information regarding further education in the UK and the USA, contact embassies in Switzerland.

The Federation of Swiss Private Schools (*Verband Schweizerischer Privatschulen, Fédération Suisse des Écoles Privées*) publish a booklet entitled *Private Schools in Switzerland* containing the names of many further education establishments in Switzerland (it's obtainable from the SNTÖ, Swiss embassies and consulates or from the Verband Schweizerischer Privatschulen, Postfach, CH-3001 Berne). A list of institutes of higher education and hotel and tourism schools is available from the SNTÖ. See also **Useful Addresses** at the end of this chapter, **Day & Evening Classes** on page 285 and **Intermundo** under **Apprenticeships** on page 151.

LANGUAGE SCHOOLS

If you don't speak the local language fluently, you may wish to enrol in a language course. It's possible, even for the most non-linguistic person, to acquire a working knowledge of French, German or Italian. All that's required is a little help and some perseverance (or a lot of perseverance if you're surrounded by English-speaking colleagues and have only English-speaking friends).

A big handicap for English speakers is that there's often someone around who speaks English (even on top of a mountain), particularly when you want to speak the local language. Although you can travel the world speaking only English, it can be a distinct disadvantage when you need to learn a foreign language. Don't get caught in the trap of seeking refuge in the English language, or allowing others to practice their English at your expense. You must persist in speaking the local language; give in too easily and you will never learn. One of the penalties of being a native English speaker is that you will often get little or no encouragement to learn the local language, but will be condemned as a lazy foreigner if you don't learn it.

There are many language schools (*Sprachschule, école des langues*) in all cities and large towns. Most schools run various classes depending on language ability, how many hours you wish to study a week, how much money you want to invest and how quickly you wish to learn. Some Swiss employers provide free in-house language classes or may pay their employee's course fees (corporate courses for executives and managers are particularly big business in Switzerland). For those for whom money is no object (hopefully your employer), there are total immersion courses for two to six weeks, where you study from 8 a.m. to 5 p.m. (including a business lunch), five days a week. The cost for a Berlitz two-week total immersion course is around Sfr. 10,000. At the other end of the scale, in some cities free language courses are available, e.g. at the Worker's and Popular universities in Geneva. Language classes generally fall into the following categories:

extensive	4	hours per week
intensive	15	"
total immersion	20-40	"

Don't expect to become fluent in a short period unless you have a particular flair for languages or already have a good command of the language. Unless you desperately need to learn a language quickly, it's probably better to arrange your lessons over a long period. However, don't commit yourself to a long course of study (particularly an expensive one) before ensuring that it's the right course. Most schools offer free tests to help you find your correct level, a free introductory lesson and small classes or private lessons.

Among the cheapest are Migros Club School (see **Day & Evening Classes** on page 285), a subsidiary of the Migros supermarket chain, who offer inexpensive evening courses at all levels, usually consisting of two two-hour sessions a week. The people's high school (*Volkshochschule, université populaire*), Coop leisure centres (*Coop-Freizeit-Center, centre de loisirs Coop*) and various voluntary organisations (e.g. American Women's Clubs) also run classes at reasonable rates. Many language schools run special classes for au pair girls. Note, however, that the quality of language teaching is extremely variable and some schools hire 'teachers' without any formal teacher training.

You may prefer to have private lessons, which are a quicker, although more expensive way of learning a language. The main advantage of private lessons is that you learn at your own speed and aren't held back by slow learners or dragged along by the class genius. You can advertise for a teacher in your local newspapers, on shopping centre bulletin boards, university notice boards and through your (or your spouse's) employer. Your friends or colleagues may also be able to help you find a suitable private teacher or choose a language school.

Swiss universities hold summer language courses and many holiday language courses are organised in both summer and winter for children and young adults (aged up to 25). The SNTU publish a brochure entitled *Holidays and Language Courses* which lists summer language courses in English, French, German, Italian, Romansch and Spanish. Eurocentres, run by a Swiss charitable foundation, offer reasonably priced intensive language courses in Switzerland and other European countries, inclusive of accommodation with a local family.

If you already speak the local language(s) but need conversational practice, you might like to enroll in a course at an institute or local club, for example, pottery, painting, photography, glass-etching, etc. (see **Day & Evening Classes** on page 285).

Many foreigners in Switzerland find that their business and social enjoyment and success, is directly related to the degree to which they master the local language(s).

For further information about languages in Switzerland, see **Languages** on page 37 and **Language** on page 141.

Swiss German

It's rarely absolutely necessary for foreigners to master Swiss German (*Schwyzerdütsch, suisse allemand*), although you may find yourself excluded from everyday life in German-speaking Switzerland if you don't understand it. You will find that speaking Swiss German opens doors, both in business and socially, and is particularly important if you plan to settle permanently in a German-speaking area of Switzerland (or are thinking of applying for Swiss citizenship).

Opinion is divided over whether it's an advantage to speak High German before attempting to learn Swiss German. If your High German is poor, learning Swiss

German won't help you speak, read or write High German and may even be a hindrance. There's a significant number of foreigners in Switzerland who can speak Swiss German reasonably fluently, but are unable to speak, read or write High German (fluently).

The Federation for Swiss German (*Bund Schwyzertüütsch*) organise Swiss German classes in local dialects in Basle, Winterthur, Zurich and occasionally Zug. They insist that all students have a good command of High German before enrolling in Swiss German courses. For information contact: Dr. Rudolf Trüb, Wirbelweg 8, CH-8702 Zollikon (tel. 01/391 47 88). The Migros Club School (*Klubschule Migros, école club Migros*) and People's High School (*Volkshochschule, université populaire*) also run Swiss German classes in many areas (see **Day & Evening Classes** on page 285).

Various books are available for students of Swiss German including: *Schwyzertüütsch* by Arthur Bau (Gemsberg-Verlag, Winterthur) and *Dialect and High German in German Speaking Switzerland* by Alfred Wyler (Pro Helvetia), which are available from most book shops. The Zurich Kantonalbank publish a free brochure entitled *Zürütüütsch*, describing the Zurich dialect of Swiss German.

USEFUL ADDRESSES

State Schools

Département de l'instruction publique et des cultes, Le Secrétaire Général, Rue de la Barre 8, CH-1014 Lausanne (tel. 021/44 31 23).

Direction générale du cycle d'orientation, 15A Joli-Mont, Case Postale 218, CH-1211 Geneva 28 (tel. 022/798 50 20).

International & Private Schools

General:

Conference of Catholic Schools in Switzerland, Hirschengraben 13, Postfach 2069, CH-6002 Lucerne (tel. 041/23 50 55).

English Teachers Association, Switzerland (ETAS), c/o Judith Josi, Kräyigenweg 56, CH-3074 Muri (tel. 031/52 54 94). See page 32.

Protestant Schools Association in Switzerland, Waisenhausplatz 29, CH-3011 Berne (tel. 031/22 48 51).

Service Scolaire, Case postale 43, CH-1211 Geneva (tel. 022/28 09 66).

International Schools Association, CIC Case 20, CH-1211 Geneva 20 (tel. 022/733 67 17).

Verband Schweizerischer Privatschulen, Postfach, CH-3001 Berne (tel. 031/22 12 72).

Workgroup of Rudolf Steiner Schools in Switzerland, c/o Rudolf Steiner School Biel, Rosenheimweg 1, CH-2502 Biel (tel. 032/42 59 19).

Geneva Area:

Association genevoise des écoles privées (AGEP), 98, rue de Saint-Jean, CH-1211 Geneva 11 (tel. 022/715 31 11).

Vaud (Lausanne) Area:

Association vaudoise des écoles privées, 60 av. d'Ouchy, Case postale 242, CH-1000 Lausanne 6 (tel. 021/617 72 55).

Zurich Area:

Agentur für Privatschulen, Seilergraben 47, CH-8025 Zurich (tel. 01/47 74 70).

FURTHER READING

English:

Adult Education in Switzerland, Monica Nestler (Pro Helvetia).

European Council of International Schools (ECIS), 21B Lavant Street, Petersfield, Hampshire GU32 3EK, UK (tel. 0730-68244). ECIS is a non-profit association of expatriate schools worldwide which publishes the *International Schools Directory* and other publications.

Educational Possibilities for Foreign Children Living in the Canton of Geneva American Women's Club of Geneva, Bd. Helvétique 15, CH-1207 Geneva (tel. 022/736 01 20). A guide to state and private schools in the Geneva area, including schools for the handicapped, music schools and dance schools (plus Vaud and France).

Private Schools in the Lake of Geneva Area Brochure available from tourist offices.

Private Schools in Switzerland A joint publication by the Federation of Swiss Private Schools and the Swiss National Tourist Office (SNTO). Schools are listed by language area and information is given in each school's main language of study.

German:

Berufliche Weiterbildung (Professional further education) Schweizerische Junge Wirtschaftskammer. A comprehensive guide to trade and sales courses.

Schweizer Studienführer (Guide to Universities) Verlag Paul Haupt, Berne.

Studieren - und dann? (Study - and then?) by the Swiss Credit Bank (*Kreditanstalt, Crédit Suisse*) and available from most branches. Career information for school leavers. Also available in French (*Carrefour Uni*).

Top Tips Contains career and general information for 16 to 20-year-olds. A free publication of the Swiss Credit Bank and available in both French and German.

Volkshochschüler wohin (What Next?) by the Erziehungsrat des Kantons Zürich. Published by Lehrmittel Verlag des Kantons Zürich. Explains the intricacies of the Swiss secondary school system. May be available free from your community.

Zwischenlösungen (Interim solutions) by Berufsberatung des Bezirks Bülach. Comprehensive guide to trade schools.

French:

Carrefour Uni. See *Studieren - und dann?* above.

Information aux parents. Information for parents about the types of maturities and a list of colleges.

Le Cycle d'orientation (booklet). General information with a chapter in English.

Present et Avenir des Écoliers. Excellent guide to the state school system in Vaud published by the Direction des Ecoles in Lausanne.

Présentation du Collège de Geneva. Information on all colleges and courses available in Geneva.

Que faire après la scolarité obligatoire? Information on special schools and apprenticeships.



HE WAS 10 SEC. TOO LATE . . .

9.

PUBLIC TRANSPORT

Public transport services (*öffentlicher Verkehr, transport publique*) in Switzerland are excellent and provide a frequent, convenient and inexpensive service to every corner of the land. All modes of public transport are highly efficient, clean and usually punctual to the minute (among the most accurate clocks in Switzerland are those at railway stations). With some 6,300km (ca. 3,900 miles) of fixed transport lines (trains, trams, trolleys and cableways), Switzerland has the densest public transport network in the world.

At first acquaintance, Swiss public transport may seem expensive to some foreigners. However, if you take advantage of the often bewildering range of discounts and season tickets available, Swiss public transport offers excellent value for money. It could even be called cheap, when the generally high level of salaries in Switzerland is taken into account. Even greater savings can be made with tickets which combine travel on different public transport systems, e.g. railways, buses and trams. It's not essential to own a car in Switzerland, particularly if you live in or near a large town or city. However, if you live in a remote village, or a town off the main train and bus routes, you will find it more convenient (or even necessary) to have your own transport.

The Swiss have a simple and ingenious method of encouraging people to use public transport. Instead of slashing services and increasing costs and thus driving more commuters onto the roads, they do the opposite, and are constantly investing huge amounts in their public transport system in order to improve services and provide better value for money. Switzerland is one of the few European countries which is expanding its railway network; the government believes the benefits outweigh the cost, even if it means increased public subsidies. The Swiss people are justly proud of their public transport and could claim to have the best system in the world (but are much too modest to do so).

TRAINS

The Swiss railway network is one of the most extensive in Europe, with around 5,000 kilometres (3,100 miles) of track, 1,800 stations and 650 tunnels. It includes 2,000 kilometres of private lines operated by around 100 private railways (not strictly private as many are run by cantonal governments). The Swiss federal railways are usually referred to by their initials which vary according to the local language: SBB (*Schweizerische Bundesbahnen*) in German (henceforth used to refer to the Swiss federal railways), CFF (*Chemins de Fer Fédéraux*) in French and FFS (*Ferrovie Federali Svizzere*) in Italian. The SBB is renowned for its punctuality, comfort and speed, the only disadvantage being that the speed of express trains doesn't allow time to admire the beauty of Switzerland (if you're sightseeing, catch a slow train).

Trains are inexpensive if you take advantage of special tickets, excursion fares, family reductions and holiday package deals, and over long distances are cheaper than buses (not surprisingly, the Swiss are Europe's most frequent train travellers and average around 1,600km per year, per head of population). Most trains have first (denoted by a yellow stripe along the top) and second class carriages. Trains are categorised as local trains (*Regionalzug/Lokalzug, train régional*), fast trains (*Schnellzug, train direct*), Intercity (IC) and Eurocity (EC), depending on the number of stops made. Intercity trains are fast trains servicing the main Swiss cities. Eurocity trains are fast international trains, providing regular services between many Swiss

towns and over 200 European cities. They are air-conditioned and provide both a restaurant and a mini-bar trolley service. A supplement is payable by all passengers on EC trains and a seat reservation is required (optional on Intercity and many domestic fast trains). The reservation fee is Sfr. 4 and bookings can be made from 24-hours to two months in advance. Sleeping cars and cars with seats that convert into berths (*courette*) are available on most Eurocity trains. It's advisable to reserve seats in advance, particularly when travelling during holiday periods or over weekends.

In recent years the SBB has invested heavily in expanding and modernising its rail network, introducing new rolling stock and improving services. The latest example is the new S-Bahn (suburban train service) in Zurich, which went into operation in 1990 at the cost of Sfr. 1.3 billion and carries over 200,000 passengers a day. The SBB has also introduced new double-decker suburban trains. The federal government has announced plans to build two more train tunnels under the Alps.

The TGV (*Hochgeschwindigkeitsbahn, Train à Grand Vitesse*) French high speed trains run daily from Berne, Geneva, Lausanne and Neuchâtel to Paris, at speeds of up to 300kph. Geneva to Paris takes around three-and-a-half hours. If you can afford it, travel first class, as second class TGV seats are severely cramped (worse than charter aircraft) and luggage space is also limited.

In addition to the SBB, there are many small private railways in Switzerland. Among the most interesting, for both train enthusiasts and tourists alike, is the Glacier Express (the slowest express in the world, average speed 20mph) from St. Moritz to Zermatt, which negotiates 291 bridges and 91 tunnels in seven and a half hours (the Swiss make holes in both their mountains and their cheese). The Montreux Oberland Bernois (MOB) railway from Montreux to Zweisimmen/Lenk/Lucerne is first class only, with ultra-modern panoramic or superpanoramic (sounds like the cinema) express coaches and a saloon bar coach with a hostess. The Bernina express from Chur to Titano in Italy, has the highest (2,255m./7,400 feet) railway traverse in the Alps and provides a unique and beautiful experience. The SNTD publish a brochure for steam train fans entitled *Steam in Switzerland*, containing general information, schedules and fares for all private steam trains and paddle steamers (on lake Lucerne).

Most public and private trains and carriages can be chartered for special occasions. You can also charter a special EC Panorama 'Vista Dome Car' and have it hooked onto most scheduled trains, or alternatively charter a whole train. You can even charter the Orient Express!

General Information

- All Swiss Intercity and long distance trains provide a mini-bar trolley drinks and snacks service at your seat, and have both snack and restaurant cars (some self-service).
- Many main railway stations offer a choice of restaurants and snack bars, which generally provide good food and value for money.
- Don't put your feet on the seat or open the windows of an air-conditioned carriage.
- Many large railway stations provide wash, shower and brush-up facilities, including hair driers. Some provide nappy (diaper) changing rooms.

- There are photocopiers (Sfr. -.20) and instant passport photograph machines (from Sfr. 1 for four black & white photos) at most stations.
- Non-smoking (*Nichtraucher, non fumeur*) carriages of local trains are denoted by green seats; smoking carriages (*Raucher, fumeur*) have red seats.
- Public telephones are available on Intercity train services (both inland and international calls are limited to a maximum of three minutes).
- Park and Ride (P + R) car parks are provided at many railway stations, where you can park for around Sfr. 2 per day.
- Wheelchairs for disabled passengers are provided at many railway stations. Most trains have facilities for the storage of wheelchairs and new trains have special carriages that can accommodate wheelchairs. The SBB publish a brochure entitled *Information and tips for handicapped train travellers*.
- You can order a Herz rental car from any railway station.
- Main railway stations have banks with extended opening hours and many smaller stations provide money changing facilities (see **Foreign Currency** on page 254). At many stations you can buy and sell foreign currencies, buy Swiss franc travellers cheques and cash travellers cheques, eurocheques and postcheques.
- Bicycles can be hired from many railway stations and transported on trains (see **Cycling Tours by Train** on page 300). Bicycle and moped parking (covered and uncovered) is provided at most stations.


Buying Tickets

Tickets (*Fahrkarte, billets*) should be purchased from ticket offices or ticket machines (provided at most stations), **before boarding a train**. Single (*einfach, simple*) and return (*Retour/hin und zurück, aller-retour*) tickets for local destinations may be purchased from ticket machines. Instructions are given in English, French, German and Italian, as follows:

1. Enter the post or zip code (*Postleitzahl (PLZ), numéro postal (NPA)*) of your destination station (from the list shown) on the numerical keypad (if it isn't listed, you must buy your ticket from the ticket office). If you make a mistake, press the red correction (*Korrektur, annulation*) button below the keypad and start again.
2. The fare for a 2nd class single ticket is displayed in a window in the top right hand corner. If you want a 1st class (1.KL), return (shown by two arrows in opposite directions) or half-fare ticket (1/2), press the appropriate button located just below where the fare is displayed. Half-fare is applicable to children aged from 6 to 16 (children under six travel free, except when travelling unaccompanied by an adult, when they pay half-fare) and holders of a half-fare travel card (see **Season and Special Tickets** on page 163).
3. Insert the amount shown. Coins from 10 cents to five francs and 20 franc notes are accepted. Change is given automatically.
4. Take your ticket and change from the tray at the bottom.

Some stations still have the older ticket machines, where you press the button next to your destination station (if it isn't listed, you must buy your ticket from the ticket

office), after which you choose the type of ticket required (1st or 2nd class, return or single, full or half-fare). Thereafter the procedure is as described above.

You must buy a half-fare second class ticket for a dog, which is also valid if you travel first class. In some regions (e.g. Zurich) it's **mandatory** for passengers to buy a ticket or validate a multiple-ride ticket in a special machine (*Entwerter, oblitérateur*), indicated by an eye () symbol, **before boarding a train**. All trains which require passengers to have a validated ticket before boarding are denoted by the eye symbol on the side, which is also shown on departure boards.

Failure to buy or validate a ticket can result in a Sfr. 50 fine if you're discovered during a spot-check (in addition to which, you must pay the correct fare). If you forget to buy a ticket or forget to date stamp your ticket and notify the conductor BEFORE he makes a spot-check, you must pay a surcharge.

Any journey by rail, boat or PTT bus may be broken without extra cost or formality, provided your ticket remains valid. It's advisable to notify the conductor when planning to doing so, otherwise he may retain or cancel your ticket. Note that a 2nd class ticket can be upgraded to 1st class on payment of the fare difference.

Tickets costing over Sfr. 20 may be purchased with guaranteed Eurocheques or Postcheques, Air Plus Mastercard, American Express, Diners Club, Rekacheques (see **Hiking Using Public Transport** on page 305), Eurocard, Visa card and travellers cheques in Swiss francs, at all railway stations. A Swiss Travel System Eurocard is available for Sfr. 30 a year to all Swiss residents over 18 years of age. Holders can make bookings and order rail tickets costing over Sfr. 20 by telephone or mail and tickets can also be delivered by mail. Application forms are available from all railway stations. The card can also be used to rent a Hertz car from railway stations.

The validity of a ticket depends on the journey distance and whether the ticket is for a single or return journey, as shown below:

Type of Ticket	Distance (km)	Validity
one way (single)	up to 80	day of issue
	over 80	2 days
return	up to 48	day of issue
	from 48-80	2 days
	over 80	1 month
circular tour	up to 96	day of issue
	from 97-160	2 days
	over 160	1 month

Seat reservations can be made for Sfr. 4 on all IC and EC trains and trains annotated with an 'R' on timetables. Information regarding trains and tickets is available from information offices (denoted by a white letter 'I' on a blue background) at major stations or the ticket office at smaller stations. Rail journeys can be combined with travel on local buses, PTT buses and boats.

Season & Special Tickets

Many season tickets (*Abonnement*) and special discount tickets are available in Switzerland. These include family tickets; discounts for the young (16 to 25) and senior citizens; reduced price tickets for commuters and groups of five or more;

ski-day, hiking and cycling tickets; and special holiday and excursion tickets. Information is obtainable from the information or ticket office of any railway station (staff usually speak English).

The best rail offer of **all time** is the annual half-fare travel card, a joint venture of the Swiss transport enterprises, costing Sfr. 110 (usually combined with a special offer, e.g. a day card for an additional Sfr. 10). This card entitles the holder to half-fare travel on all SBB trains, PTT buses, selected city buses and trams, and many ferries and cable cars — for a whole year (a total network of around 18,000km). The annual half-fare travel card is obtainable from any railway station and many PTT bus stations and travel agents, on production of a passport photo (and Sfr. 110). **You must sign your half-fare travel card below your photograph.** Holders of a half-fare travel card may purchase day cards, which provide unlimited travel for a whole day on all SBB trains and PTT buses. Six individual day cards cost Sfr. 195 for 2nd class or Sfr. 310 for 1st class. A personal monthly card is also available to half-fare travel card holders for Sfr. 260 2nd class and Sfr. 400 1st class, which converts your half-fare travel card into a general season ticket (see below) for one month.

If you're a regular train commuter, you can buy a weekly, monthly or annual point-to-point season ticket (*Streckenabonnement, abonnement de parcours*). An annual season ticket costs the same as eight monthly tickets, plus a further saving of around 25% for those under 25. A photograph is required for an annual season ticket. A multiple journey card is also available, which allows you to make 12 one-way trips for the price of five ordinary return tickets. **You can make further commuter savings by combining bus (both PTT and local services) and rail journeys.** Ask at any railway station.

A general transferable season ticket (*Generalabonnement, abonnement général*) is available for business travellers and commuters for Sfr. 5,350 (1st class) or Sfr. 3,650 (2nd class) a year. The general season ticket **Plus** (not to be confused with the general transferable season ticket for commuters) provides unlimited travel on all SBB trains, PTT buses, tram/bus companies in over 30 cities, many private railways and lake steamer companies; a total network of 18,000km. It also includes 50% reductions for one person on other licensed coach operators, mountain railways and aerial cableways. The cost is shown below:

Holder/Family Member	Cost (Sfr.)	
	1st class	2nd class
1st family member	3,450	2,300
junior 16-25)		
senior 65/62)	2,300	1,500
handicapped)		
2nd family member	1,750	1,150
other family members		290
children 6-16		190
(independent travel)		

Children aged from 6 to 16 travel free when accompanied by a parent. The General season ticket **Plus** also applies to unmarried couples and their children. Tickets aren't transferable (outside the listed users) and the first family member requires a passport

photo. Although annual season tickets may at first seem expensive, if you do a lot of travelling on public transport, they are a real bargain.

There are no special student fares within Switzerland, although youth fares are available for those aged 16 to 25 (30 for full-time students). See also **Rail Passes** on page 177. A brochure is available from railway stations describing the various season and special tickets available. Finally, if you want to encourage someone to visit you, you can buy SBB travel gift vouchers for Sfr. 5 to 120.

Family Services

A special family card (*Familienkarte, carte-famille*) is available free from railway stations and PTT bus stations. It entitles children up to 16 to travel free and single children aged 16 to 25 to travel at half-fare, **when accompanied by a parent**. The parent must have a valid ticket, which includes half-fare tickets or other special rates, but not a commuter ticket. For example, a parent with a half-fare travel card (see page 164) travels for half-fare and any number of his children under 16 travel free. The family card can be used for travel on all SBB trains, private railways, PTT buses and lake steamers and is valid for two years. It can also be used in around 30 towns (see list under **Swiss Pass** on page 176) to purchase city bus and tram day-cards with the same conditions as for trains. **The family card must be signed and dated by the holder.**

A **Rail Europ Family** pass is available for Sfr. 10 a year, which allows families to travel throughout the continent of Europe at reduced fares. To qualify there must be at least three passengers, of whom one is an adult paying full fare. All other family members travel at half-fare. A **Rail Europ Senior (RES)** pass is available which provides reductions of 30% to 50% in 19 European countries, including all western European countries (and Britain) plus Hungary and Yugoslavia. It's available for Sfr. 20 a year to holders of a Swiss half-fare travel card or senior pass, who are over 60 years of age.

A special SBB family service is a playroom car for children (denoted by a picture of a bear on the outside of the carriage) on the routes: Basle-Zurich-Chur, Basle-Berne-Interlaken, Schaffhausen-Zurich-Chiasso and Geneva Airport-Berne-Zurich-St. Gallen. The no-smoking playroom cars (sponsored by the Globus department store chain) contain a central play area, reserved free of charge for families. The playroom is equipped with a slide, a swing, fairy-tale telephones and books and games. Playroom cars have a nappy-changing room and folding seats to allow room for prams and push chairs.

If you have any budding engine drivers in your family, they might like to join the SBB railways club, called 'junior'. Membership is free to all children under 16, who can pick up a membership form from any railway station. Members receive newsletters, reduced price excursion tickets, various booklets about railways and trains, and information about becoming an SBB employee (the covert purpose of the club is to attract new employees).

Luggage

A 'normal' amount of luggage can be carried on a train without charge, officially up to 30kg, but nobody checks or weighs it. The SBB have many ways of lightening your

load or taking a load off your mind when travelling by train, which include the following:

- Provided you have a valid ticket, luggage can be sent unaccompanied for Sfr. 8 for each piece up to 30kg (Sfr. 6 for groups and families) and collected at your destination station. Skis and ski boots can be sent for Sfr. 6, for which free plastic bags are provided. Luggage can be booked in at PTT bus stations for delivery to a railway station or airport. Luggage can also be sent unaccompanied to Switzerland from abroad, with a customs declaration form. It's advisable to register your luggage early, preferably the day before departure. There may be a storage charge of around Sfr. 1 per day per item at the receiving station.
- A special rail freight container (*Alles Schlucker, fourre-tout*) measuring 79 x 44 x 34cm can be bought for Sfr. 10 at all stations for bulky or loose items of baggage.
- Bicycles can be sent between any two stations using local (i.e. excluding fast and Intercity services) services for Sfr. 8, or Sfr. 5 if loaded and unloaded by the owner, provided you have a ticket for the same journey.
- Luggage can be insured for Sfr. 3 for each Sfr. 1,000 insured, bicycles Sfr. 3 for each Sfr. 500 insured.
- You can have your baggage collected from your home or hotel by taxi in around 20 cities and delivered by train to your destination station or airport. Call your local railway station for rates and bookings.
- Railway porters are available at large stations. There's a fixed scale of charges of around Sfr. 1 per article and a small tip is customary — one of the few exceptions to the Swiss 'no tipping' rule (see page 348).
- Many stations have luggage lockers (Sfr. 2 for 24 hours) and luggage trolleys (at major stations you must pay a returnable deposit of Sfr. 1).
- Dogs are permitted to travel in passenger carriages and require a 2nd class ticket. Small dogs up to 30cm in length carried in baskets, travel free.

See also the special **Fly + Rail** baggage service for air travellers on page 175.

Summary

The SBB are to be commended on their high quality and wide range of services. Like all Swiss service organisations, they do their utmost to put the customer first and provide a first-rate service at a reasonable cost. It's hardly surprising that they have been voted the world's number one railway by readers of the American travel magazine, 'Travel Holiday'. On the rare occasions when poor service is provided, usually due to unavoidable circumstances, they will try to make amends — even on occasions handing out free chocolate or apples to delayed travellers (an apple a day, keeps the complaints at bay).

The services listed above constitute only a portion of the total service provided by the SBB. Other services include adventure holidays, fitness trips and cultural and city visits, most of which are detailed in leaflets printed in English, French, German and Italian. The official railway timetable also contains a wealth of useful information (see page 172). If you're planning a holiday travelling by train, it may pay you to visit a

travel agent. They will provide you with comprehensive rail information and a detailed itinerary at no extra cost.

Train travel is a lot more relaxing than driving, particularly in winter. As the Swiss rail advertisement says: *'The best winter tyres are none.'*

BUSES & TRAMS


Two separate bus services are provided throughout most of Switzerland; the national PTT bus service (run by the federal Post, Telegraph and Telecommunications department) and local city and suburban bus networks. Together they cover all towns and villages in Switzerland. There's an extensive tram or trolley bus network in all major cities. Like the SBB, bus companies offer many special day, multi-ride and season tickets.

Combined bus (PTT and local buses) and train commuter tickets are available from railway stations, which provide large reductions when compared with the cost of separate bus and train tickets.

PTT Bus Service

The PTT bus service covers around 8,000km (ca. 5,000 miles) of Switzerland's principal roads and provides regular services to over 1,750 localities along its 638 routes. Many remote villages are served only by PTT buses. PTT buses are painted bright yellow and distinguished by a red stripe and the PTT alphorn motif on their sides. They have a distinctive horn, which plays the first three notes of Rossini's overture to his opera *William Tell*, to warn motorists of their approach on mountain roads. The PTT bus service is comfortable, punctual, inexpensive and safe. PTT drivers inspire confidence and are among the best professional drivers in the world — in the entire history of the service there has hardly been a serious accident (aided by three independent braking systems). It's probably the best national bus service provided anywhere in the world.

The main task of the PTT bus service is to deliver and collect the mail. Around one third of homes rely on the PTT bus service for their mail and newspapers, which is one reason why PTT buses have the right of way on all roads (PTT bus drivers can give instructions to other road users). Trailers are often attached to the rear of buses to carry parcels and luggage (in winter a special ski trailer is also used).

Like trains, PTT buses also use the eye symbol (), although it doesn't have the same meaning. The eye symbol on a bus signifies that a ticket validation machine (*Entwerter, oblitérateur*) is installed on the bus for holders of multi-ride tickets. Passengers without tickets must board at the front of the bus and buy a ticket from the driver. When a bus stop is located outside a post office or railway station, you should buy your ticket there to avoid delays on boarding a bus. PTT buses don't automatically stop at all stops and it's usually necessary to press the stop button to get the bus to stop at the place where you want to get off. A stopping sign (*hält an, arrêt*) is illuminated at the inside front of the bus, when the bus is going to stop. The bus doors may open and close automatically. If you're waiting at a 'request' stop, you will have to flag the bus down (wave to the driver) to get it to stop.

Dogs are carried on PTT buses for half-fare (small dogs in baskets are carried free). Bicycles may be carried free in the baggage compartment. Children under six travel

free and children aged 6 to 16 pay half-fare (proof of age must be provided on request). There are reductions for groups (usually at least five people). Reservations are necessary on some long distance PTT bus routes. Journeys may be broken, but tickets must be officially endorsed at the start of each journey. Passengers are allowed to take a maximum of 50kg of luggage free of charge, although the weight of each item is restricted to 30kg (as is hand luggage). You can be charged for excess baggage.

The PTT offer weekly bus tours abroad, which include hotel accommodation, full board (all meals), excursions and entrance tickets.

The half-fare travel card (see page 164) allows half-fare travel on all PTT buses and some local bus services. Various other reduced price tickets are available, including the following:

Multi-Journey Ticket (*Mehrfahrkarte, carte multicourse*) which:

- provides 12 journeys for the price of 10 on a fixed route
- offers reduced fares for 16 to 25 year-olds
- offers half-fare travel for holders of a half-fare travel card and for children from 6 to 16
- is transferable and can be used by several people travelling together
- is available from all PTT service depots.

Bearer Season Ticket (*Inhaberabonnement, abonnement au porteur*) which:

- costs Sfr. 20 for Sfr. 24 value (16.6% reduction on normal fare) and can be used on any route
- provides half-fare travel for holders of a half-fare travel card
- is transferable and can be used by a number of people travelling together
- is available from PTT service depots and most PTT bus drivers.

Route Pass (*Streckenabonnement, abonnement de parcours*) which:

- is for commuters or anyone who regularly travels the same route
- offers a choice of season tickets valid for a week, a month or a year
- provides an annual pass for two thirds of the normal annual fare (pay for eight months and travel for 12)
- provides additional savings of around 25% for those aged from 6 to 25
- offers weekly tickets for 30% of a monthly ticket
- isn't transferable, requires a photograph and must be signed by the holder
- is available from all PTT service depots.

Transferable and non-transferable monthly and annual tram and bus season tickets are also available, which are valid in around 30 towns (see list under **Swiss Pass** on page 176).

City Buses & Trams

Most towns and cities in Switzerland are served by local bus services and the main cities also have tram or trolley-bus services, all of which are usually self-service. Tickets for both single and multiple journeys must normally be purchased before boarding from ticket machines (located at most stops). Tickets are also available at ticket offices, newspaper kiosks and railway stations near bus and tram stops. Tickets can sometimes be bought from the driver, but a surcharge may be payable if a ticket machine was provided at the stop where boarding.

Tickets are usually valid for both buses and trams, if applicable, and journeys may combine both, so long as you travel in one direction only. You can break journeys, but must complete the overall journey within the time limit shown on your ticket. You're not allowed to make a return journey or detours on a single ticket. You must validate (time and date stamp) a multi-ride ticket in a special ticket machine slot or in a ticket validation machine (*Entwerter, oblitérateur*), either before boarding or on board a tram or bus (many trams and buses have a machine inside). If there's no validation machine at the stop where boarding or on board, inform the driver. He'll either ask you to pay the fare or to validate your ticket in the next machine. After validating your ticket, there's a time limit (e.g. one hour) in which to reach your destination, depending on the length of your journey. There are no conductors on buses or trams, but random checks are made by ticket inspectors. If you don't have a valid ticket, you must pay a compulsory on-the-spot fine, e.g. Sfr. 50, in addition to the correct fare. If you refuse or are unable to pay the fine, you can be arrested (persistent offenders are put in the stocks). Journeys on most city bus and tram services can be combined with travel on PTT buses and SBB rail services, with large savings.

The procedure for buying a ticket from a machine is roughly the same throughout Switzerland:

1. Study the coloured route plan shown on the ticket machine. Instructions (on the machine) and information leaflets are often printed in English. The stop where you're located may be marked by an arrow or a red spot. Zones are shown in different colours on the route plan. Locate your destination and the route number required. Press the appropriate fare selection button, which is usually colour coded to match the different zones, for example, red, blue and yellow. If both single and return tickets are dispensed, it will be shown by arrows; a single arrow denotes a single ticket, two arrows in opposite directions usually denote a return ticket (although rare).
2. When you have selected the correct fare insert the exact coins, unless you're sure the machine gives change (many don't).
3. Remove your ticket and change from the tray.
4. If you have bought a multi-ride ticket, validate it in the ticket validation slot or the separate machine provided.

Note that in some cities, e.g. Zurich, new machines have been installed which are valid for all city transport, including local trains, trams, buses and boats. The procedure for buying tickets from these machines is virtually identical to buying rail tickets (see page 162). The main difference is that there are coloured buttons for the different zones, e.g. in Zurich a yellow button indicates a short journey and a blue button the

entire city zone. If you want a 24-hour day pass, press the button marked with arrows in opposite directions. These machines don't accept notes.

If in doubt about how to use a ticket machine, ask someone to help you. Kicking the machine won't help (but may make you feel better).

Special Tickets

There are a variety of special city bus and tram tickets available in most regions, which may include some of the following:

- Single and multi-ride tickets for different zones, each zone with a time limit in which to reach your destination (which depends on the number of zones). You may change buses or trams, but must travel in one direction only. Transferable.
- Day-cards are available in around 30 towns offering unlimited 24-hour travel on city trams and buses for Sfr. 5 (see list under **Swiss Pass** on page 176). You must usually sign a day-card and it's not transferable. In some towns a tourist card is available for unlimited trips on three consecutive days.
- Special reduced price tickets, allowing unlimited travel on city buses and trams, are provided for visitors to trade fairs and conventions. Ask at the local public transport information or tourist office.
- Ecology season tickets (*Umweltschutzbabonnement/Umweltpass, le billet vert*) are available in many regions. They combine unlimited travel on all local buses, trams and trains (excluding fast, Intercity and Eurocity trains). Transferable.
- Tickets for students under 30 years old (with a student ID card), pensioners and the handicapped.
- Monthly and annual season tickets are available for adults, those under 25, pensioners and the handicapped. A monthly pass is available in most cities, which allows unlimited travel on all city transport. Transferable.
- Family and day tickets are available and the half-fare travel card (see page 164) is valid on most local bus services, where the same conditions apply as for trains and PTT buses.

If you find all the different tickets for buses (and trains) bewildering, it's hardly surprising. With such an abundance of season and special tickets, the only thing you can be sure of is that unless you're travelling free, you may be paying too much. The solution is simply to tell the ticket office clerk or bus driver where you want to go, when and how often you want to travel, and whether 1st or 2nd class (trains only). You can generally rely on him to provide you with the cheapest ticket available (unless it's his first day on the job, in which case he'll be just as confused as you are).

General Information

- Trams and buses don't usually operate between around 12 p.m. and 5.30 a.m.
- Children under six years old don't require a ticket when accompanied by an adult. Children from 6 to 16 usually pay half-fare. You must usually pay half-fare for dogs and non-collapsible baby carriages; prams usually require an additional full fare.

- School passes may be invalid after around 8 p.m. or on Sundays and school holidays.
- A person or guide dog accompanying a disabled or blind person, travels free of charge with a special SBB pass. The disabled or blind person must have a valid ticket.
- Groups of five or more people are usually given a discount.
- Ticket machines don't always give change, so always check before inserting coins. If in doubt, insert the exact fare.
- When waiting at a 'request' bus stop, you may have to signal the driver to stop (wave to him).
- On many buses and trams, you must press a button to open the doors to get on or off (doors are closed by the driver). Trams halt at all stops, although the doors may not open unless you press the button. When on a bus, you must usually request the bus to stop by pressing a stop button when you near your destination.
- In many towns, children up to the age of 16 travel free and single children aged 16 to 25 travel for half-fare, when accompanied by a parent with a family card (see **Family Services** on page 165) and a valid ticket.

Finally, check the line number and direction of a tram or bus before boarding. If in doubt ask someone.

SHIPS

Over 140 ships (including paddle steamers), with total accommodation for around 60,000 passengers, are in service from spring to autumn (April to October) on 21 lakes and six rivers. Regular car ferry and passenger services operate all year round on all the large lakes, although services are reduced in winter and bad weather sometimes causes cancellations. In summer there are special round trips which include breakfast or lunch, folklore, night, and dinner and dance cruises. On Lake Lucerne, paddle steamers are in service.

A Swiss boat pass is available for Sfr. 30 from shipping companies and the ACS or TCS motoring organisations. It entitles you to half-price fares during the summer on most Swiss lakes and is also valid for excursions on the Rhine in the Basel area and the Untersee of lake Constance (*Bodensee, lac de Constance*). Reductions are usually offered for groups, schools parties and holders of the Swiss card, while holders of an SBB general season ticket and the Swiss pass (see page 176) travel free. Ships can be chartered for private cruises on most lakes. Ferry passengers may break journeys without formality.

Car ferry services are provided on lakes Constance, Lucerne (*Vierwaldstättersee, lac des Quatre-Cantons*) and Zurich. Passenger ships of the Köln-Düsseldorf (KD) German Rhine Line operate scheduled services between Basle and points in Germany, France and the Netherlands. Free or reduced price steamer services are available for Eurailpass and Eurail youthpass holders (see page 177).

CABLE CARS & MOUNTAIN RAILWAYS

There are over 400 cog or rack railways, funiculars and aerial cableways in Switzerland, covering a total of around 750 kilometres (466 miles). Most operate throughout the year (bad weather excepted) and in winter an additional 2,000 ski-lifts (i.e. chair-lifts and T-bars) are in use. Holders of a half-fare travel card (see page 164) and general season tickets can obtain reductions on many cable cars and mountain railways, so ask before buying a ticket.

Cable cars and mountain railways are generally expensive, particularly those that scale the heights, for example, Jungfrauoch (3,454m) and the Klein Matterhorn in Zermatt (3,884m). It costs around Sfr. 130 to travel from Interlaken to Jungfrauoch (or around Sfr. 100 with a half-fare travel card) and the view is often disappointing due to cloudy or bad weather. However, once you reach the top, the view, which on a clear day can stretch for hundreds of kilometres in each direction, is free. If you travel to the top of a mountain (even in summer), don't forget to take sunglasses and a warm pullover.

TIMETABLES

Swiss Timetables are truthful and accurate, which means that a train or bus due at 8.17 a.m. will arrive at or very near this time. (What else do you expect from the country that invented precision?) This is a most pleasant surprise if you come from a country where timetables are largely fictitious and arrival and departure times are usually figments of somebody's wild imagination. Avalanches and landslides do, however, occasionally upset Swiss timetables.

Local bus and train timetables are posted in offices, factories and restaurants, and are also available from post offices. All services run frequently, particularly during rush hours. At major airports and rail stations, arrivals (*Ankunft, arrivée*) and departures (*Abfahrt, départ*) are shown on electronic boards. Regional timetables (*Regionalfahrplan, horaire régional*) for both train and bus services, are available free of charge from all rail stations and main bus stations. Local timetables (often sponsored by Swiss banks) for buses and trains are delivered free to households in many areas of Switzerland, once or twice a year. An excellent railway map of Switzerland, which includes 13 city plans, may be purchased at any SBB station for Sfr. 14.80. A variety of local and regional maps is also usually available.

If you're a frequent traveller on public transport, then the official timetable (*Offizielles Kursbuch, indicateur officiel*), issued annually at the end of May, is a must. It costs Sfr. 14 from any railway information or ticket office and consists of the following three timetable books:

1. Swiss inland railways, cableways and ships
2. PTT inland bus
3. International rail services

The inland timetables (books 1 and 2) are published annually and the international rail services timetable (book 3) is published in two parts, summer and winter. The international timetable for the second half-year (winter) is sent free on application (a post-free postcard is included in book 3). The inland railways timetable includes many privately operated railways. All timetables contain information in English.

Train information can be obtained directly from rail information offices, including the main stations listed below:

Station	Tel. No.
Basle	061/23 67 67
Berne	031/21 11 11
Geneva	022/731 64 50
Lausanne	021/20 80 71
Lucerne	041/23 66 77
Lugano	091/22 65 02
St. Gallen	071/20 00 05
Zurich	01/211 50 10

TAXIS

Taxis in Switzerland are among the most expensive in the world (how else can they afford those big Mercedes cars?). The basic charge is around Sfr. 6, plus around Sfr. 2.40 a kilometre for the first seven kilometres and Sfr. 2.80 for each additional kilometre, depending on the area (rates quoted are for Zurich). There are additional charges for each piece of baggage (e.g. Sfr. 5 for a half load and Sfr. 10 for a full load) and extra passengers, so it's easy to run up a large bill. Waiting time is charged at around Sfr. 50 an hour.

Taxis can't be stopped on the streets, but must be hired from taxi ranks at railway stations, airports and hotels, or ordered by telephone. Taxis are usually plentiful, except when it's raining, you have lots of luggage or you're late for an appointment. In most major cities, for example, Basle, Berne, Geneva and Zurich, a service charge is included in the fare, although drivers may still expect a tip. Elsewhere you may tip if you wish, but it's not obligatory (is it ever?).

In winter, many taxis have ski racks, particularly in ski resorts. When travelling with skis or other large objects, mention it when booking by telephone. Special wheelchair taxis are available in major cities, most of which have a central taxi telephone number (for example, Geneva and Lausanne is 141, Zurich is 01/272 44 44).

AIRLINE SERVICES

Most international airlines provide scheduled services to and from Switzerland via one of the three Swiss international airports (*Flughafen, aéroport*): Basle-Mulhouse, Geneva-Cointrin and Zurich-Kloten. Basle airport is actually located in France around 25 minutes from Basle city centre. It's unnecessary to go through French customs or immigration to enter or leave Switzerland via Basle airport, as the road between Basle city and Basle airport is fenced in all the way — important if you need a visa to enter France (if you need to travel through France to reach another airport, you may need a visa). Swissair (the Swiss national airline) operate a shuttle bus service from Basle airport to Basle city centre.

Geneva airport is quite small and provincial in comparison with Zurich, although recent renovations have provided much needed improvements. Its services are

stretched to breaking point during the skiing season, when it's invaded by thousands of skiers in transit to nearby ski resorts (many in France). Geneva airport has a direct rail connection to the main city railway station, taking six minutes.

Zurich is by far the largest and most modern Swiss airport and is highly rated by international travellers, being consistently voted one of the best in the world. Zurich airport has a direct rail connection (every 20 minutes) to Zurich main railway station, taking ten minutes. Besides the three main international airports, there are over 40 smaller airfields in Switzerland.

Berne, the capital city of Switzerland, doesn't have an 'official' international airport, although Berne airport has a number of scheduled flights to London, Paris and various destinations in Italy. Berne is served by regular domestic flights from Swiss international and other airports. A PTT bus service runs from Berne airport to the city centre. Lugano also has an important regional airport. Note also the following:

- All major Swiss airports have wheelchairs and ambulance staff on hand to help handicapped travellers and Swissair publish a brochure entitled *Travel tips for the ill and handicapped*. Swissair also provide special stewardess services for children travelling alone.
- Long and short term parking is available at all major airports, including reserved parking for the disabled.
- Both Geneva and Zurich airports have shopping centres open from 8 a.m. to 8 p.m., seven days a week.
- Airport authorities state that X-ray machines used for hand baggage at Swiss international airports, are safe for film.

Swissair flies to over 105 destinations in around 70 countries and over 50 other international airlines link over 140 cities on five continents with Switzerland. Swissair has an excellent reputation among travellers and is consistently rated among the world's best airlines by readers of international business and travel magazines. Poll criteria usually include punctuality, efficiency, cleanliness, service and food quality — all areas in which the Swiss score highly. Swissair even holds regular courses for those with a fear of flying (tel. 01/812 47 12 for information).

Unfortunately Swissair is also one of the world's most expensive airlines and tickets for scheduled flights purchased in Switzerland are among the most expensive in the world. However, if you can afford to fly with Swissair, you will be treated to possibly the best in-flight food and service available. They even offer a choice of western or eastern vegetarian meals, if ordered in advance when booking a ticket. First class Swissair passengers may leave their overcoats free of charge in the Swissair lounge at Basle, Geneva and Zurich airports when travelling to warmer climes (tourist class passengers can't afford overcoats?). Modems are provided for passengers with personal computers in both first and business class lounges at Geneva and Zurich airports.

Crossair, a small Swiss airline and one of Europe's largest regional airlines, provides an excellent friendly service (in 33 and 18-seat aircraft) between a number of Swiss and European cities. Crossair was voted regional airline of the year in 1989 by the American trade magazine *Air Transport World*. Season tickets, valid for six months, can be purchased for domestic flights. Switzerland also has two charter airlines, Balair and CTA.

Air fares to and from Switzerland are certainly not the most competitive in Europe. However, things are changing, and the monopolies and cartels maintained by the major European airlines have been challenged in recent years, in particular by the EC. As a result, an agreement has been reached which allows EC airlines to offer discounts of up to half the standard economy fare. In time this may help reduce the high cost of air fares in Switzerland. However, many special price flights are already available including package tours, APEX, super APEX, PEX, super PEX, Eurobudget, excursion fares and under 12 discounts. It pays to shop around for the best deal. The day of the week and flight departure times vary considerably between airlines. It's advisable to contact a travel agent, as they can provide you with comprehensive travel information, a detailed itinerary and all tickets, **at no extra cost**.

When planning an intercontinental flight, it may be cheaper to book your ticket in Frankfurt, London or Luxembourg, as ticket prices are generally lower there than in Switzerland — even after taking into account the cost of getting to and from the airport concerned. In fact, it's possible to book a European package holiday (flying out of London) via a British travel agent and save up to 50% on local prices, including the cost of the return flight to London. **If planning a trip abroad during school holidays, book well in advance, particularly if you're going to a popular destination, e.g. London or Paris (the Swiss book months ahead).**

A Fly + Rail Baggage service is provided by the PTT, SBB and international airports. You can check in your luggage at over 100 railway stations and PTT bus stations to Basle, Geneva and Zurich airports and on to your final destination. The cost is Sfr. 12 per item (up to 30kg), provided you travel by rail to the airport. Baggage book-in times are listed in a leaflet obtainable from all railway stations; you must register your luggage at least 24 hours in advance. **This service isn't available for flights with US airlines.** If you're flying Swissair, in addition to checking in your luggage, you can also do your flight check-in up to 24 hours before your flight departure time and receive your boarding card on the spot. This service is in operation at main railway stations including Aarau, Basle, Berne, Biel, Fribourg, Geneva, Interlaken-Ost, Lausanne, Lucerne, Locarno, Lugano, Montreux, Neuchâtel, Solothurn, St. Gallen, St. Moritz, Thun, Zug and Zurich. A valid air ticket with a reservation status of 'OK' must be produced when registering your luggage. Information regarding the latest check-in times is available from SBB stations. Baggage can also be checked-in at foreign airports and collected from an SBB station or PTT bus station for Sfr. 12 per item (up to 30kg). A special green address label must be attached to each item of baggage for customs' declaration. A welcome surprise at Swiss airports (particularly Zurich) is an ample supply of luggage trolleys, which also allow you to take your baggage up and down escalators.

Flights over the Alps are organised from most airfields, and air-taxis (around 40 companies) and scheduled sightseeing flights are available at major airports. Classic Air offer nostalgic flights over the Alps in DC3s from Zurich airport (tel. 01/814 30 85 for bookings).

For flight information telephone:

Airport	Tel. No.
Basle/Mulhouse	061/57 25 11
Berne	031/54 55 16
Geneva	022/799 31 11
Lugano	091/50 50 01
Zurich	01/812 71 11

Flight information is also available from the Swiss television teletext service (380). Holiday flight offers can be displayed on teletext page 318.

HOLIDAY & VISITOR'S TICKETS

The following tickets may be of interest to visitors to Switzerland or to Swiss residents travelling by train within Europe. A useful brochure for visitors entitled *Switzerland by train, bus and boat* is published by the SNTÖ. Note that some tickets are valid only if your permanent residence is outside Switzerland.

Swiss Pass

Visitors to Switzerland can buy a Swiss pass which provides unlimited travel by rail, PTT buses and ships, buses and trams in around 30 towns (including Aarau, Baden/Wettingen, Basle, Berne, Biel, La Chaux-de-Fonds, Fribourg, Geneva, Lausanne, Locarno, Lucerne, Lugano, Neuchâtel, Olten, St. Gallen, Schaffhausen, Solothurn, Thun, Vevey/Montreux, Winterthur, Zug and Zurich) and reductions of 25% on many mountain railways and aerial cableways. It's available outside Switzerland at Swiss National Tourist Offices, Swissair offices and travel agents. In Switzerland, a Swiss pass can be purchased at international airports and at a few main railway stations, on production of your passport or identity card. There's a discount for groups of 10 or more people. Prices are as follows:

Validity	Cost (Sfr.)	
	1st class	2nd class
4 days	270	180
8 days	320	220
15 days	380	260
1 month	520	360

A Swiss Flexi-Pass is available which allows you three days travel of your choice within a period of 15 days for Sfr. 270 (1st class) and Sfr. 180 (2nd class). Regional holiday season tickets, for 7 or 15 days are available for eight areas of Switzerland from 1st March to 31st October. A 15-day ticket provides free unlimited travel on a choice of routes for five days and half-fare travel for the other 10 days.

When you arrive in Switzerland with a Swiss pass, take it to the SBB desk, for example, at an international airport terminal. They will enter the validity dates and stamp your pass (**without this stamp it's invalid**). The Swiss pass is available only to people who aren't permanently resident in Switzerland or Liechtenstein.

Half-fare travel cards are available for senior citizens (men over 65, women over 62), which also entitle holders to reduced rates at selected hotels.

Swiss Card

The Swiss card provides return travel from the Swiss border to your destination in Switzerland, plus unlimited half-fare travel on Swiss federal railways (SBB), PTT buses and ships. It can be bought at the same locations abroad as the Swiss pass (see above), but not in Switzerland. Costs are as follows:

	Cost (Sfr.) one month	
	1st class	2nd class
Adult	140	110
child (6 to 16)	85	55

Note that children (6 to 16) can travel free with a parent with a Swiss card, when the parent has a free family card (see page 165).

Rail Passes

Visitors to Switzerland can buy a half-fare travel card for one month for Sfr. 75. For stays of longer than one month, visitors may be interested in the annual half-fare travel card (see page 164).

The following rail passes allow travel throughout western continental Europe and some North African countries, e.g. Morocco.

Eurailpass (1st class only):

Period	Cost (US\$)
15 days	390
21 days	476
1 month	582
2 months	810
3 months	1,006

Valid in 17 countries on a total network of around 16,000km (10,000 miles). The cost is half-price for under 12-year-olds.

Eurail Youthpass (age 16 to 26, 2nd class only):

Period	Cost (US\$)
1 month	425
2 months	555

The Eurail Youthpass and Eurail Saverpass (see below) are sold in Switzerland to non-residents only. If you're a resident of Switzerland, you must buy them abroad.

Eurail Saverpass:

For three or more people travelling together or two people from 1st October to 31st March. It costs \$298 for 15 days (includes two or three people, as applicable).

Eurail Flexipass (first class only):

Costs \$398 and allows travel on any nine consecutive days within a 21-day period.

Inter-Rail Pass (age 16 to 26, 2nd class only):

Period	Cost (Sfr.)
1 month	420

The Inter-Rail pass also allows half-fare travel in the country where purchased. It's valid in 23 European countries (including the UK and Eire) and Morocco.

An excellent book for European rail travellers is *Europe by Train* by Katie Woods and George McDonald (Fontana). It covers accommodation, visas, food, sights, customs and even the idiosyncracies of local transport. Thomas Cook publish and supply a wide range of books, guides and maps for train travellers including a *European Timetable*, which is much more than a collection of train times and contains information on shipping services, customs regulations, visa requirements, town plans and more. Thomas Cook Publications publish a number of useful maps and timetables for European and world travellers, including the *Thomas Cook European Timetable* (includes rail and shipping services), *Rail Map of Europe*, *Railpass Guide* and the *Overseas Timetable* (rail, bus and shipping services outside Europe). *Europe by Eurail* by George and Laverne Ferguson offers tips on how to plan a European tour using a Railpass or other tourist tickets, making day trips from selected base cities. All Thomas Cook publications (plus others listed above) are available direct from: Thomas Cook Travel Timetable Publishing (TPO/IR), PO Box 36, Peterborough PE3 6SB, UK.

An International Student Identity Card (ISIC) is useful for obtaining travel and other discounts throughout the world. In Switzerland it's available from the Swiss Student Travel Service (*Schweizerischer Studentenreisedienst (SSR)*, *Voyages SSR*), Bäckerstr. 52, CH-8004 Zurich (tel. 01/242 30 00), on production of proof of student status, a passport photo and Sfr. 10 (one year).

"In Switzerland there is but one very short railroad between Baden and Zurich. Diligences run to all parts, and are admirably managed by the government. If the diligence is full, a supplement is put on, and follows the diligence. The rate of travelling is about six miles an hour, at a charge of one to two francs per hour."



10.

MOTORING

Switzerland has excellent motorways and very good secondary roads, the total network covering some 70,000 kilometres (ca. 43,500 miles), of which around 1,500 kilometres are motorways. Almost every second person in Switzerland owns a car, making it one of the most heavily motorised countries in the world; it has around 440 cars per 1,000 inhabitants compared with the UK (365), France (400), Germany (475) and the USA (600). Traffic density in the major cities is fast approaching the choking levels already experienced in many other European countries, although generally there are fewer traffic jams, and parking, although a problem, isn't impossible. During rush hours, from around 6.30 to 9 a.m. and 4 to 6.30 p.m. Monday to Friday, the flow of traffic is naturally slower and any interruptions (roadworks, breakdowns or accidents) can cause long traffic jams (*Stau, embâcle*). Town centres are to be avoided during rush hours, particularly Geneva and Zurich.

Although often blamed on the roads (among the best in Europe), most delays are simply a result of the heavy traffic density, which the road system wasn't designed to handle. Switzerland is constantly improving its road system and spends a higher percentage of its motoring tax revenues on roads than most countries. The national motorway system (on which the bulk of road taxes is spent) is being completed at the rate of about 100km a year and is expected to be mostly finished by 1992 (a total of around 1,900km). However, the Swiss, like many other countries, are belatedly discovering that two-lane motorways are totally inadequate during busy periods.

Motorway travel is generally fast, although it's occasionally slowed to a crawl by road works and the favourite Swiss motor sport of running into the back of the car in front. Outside rush hours, car travel is usually trouble-free, and driving on secondary roads in country areas can even be enjoyable. Many mountain pass roads are closed due to heavy snow falls from around November to May (see page 200) and vehicles using pass roads that remain open during winter require snow chains (indicated on a board which also shows whether the pass is open or closed). Cars are banned in some mountain resorts.

Information regarding closed roads and passes is available from the Swiss motoring organisations (see page 209), the Swiss television teletext road information service (301) and the road conditions telephone service number 163. Signs on motorways show the local radio frequency on which road and traffic bulletins are broadcast. Emergency SOS telephones are located on mountain passes and on motorways at 1.6km intervals; black arrows on white posts at the roadside show the direction of the nearest SOS telephone.

Although Switzerland has the most stringent anti-pollution motoring laws in Europe (including a 28-tonne weight limit on trucks, which is a major point of conflict with the EC), traffic pollution is giving rise to concern, particularly in Geneva and Zurich. Nevertheless, it's still generally lower than in many western countries. Anti-motoring legislation has prompted the formation of a car party, perhaps as a backlash in response to the greens and attempts to ban motoring on Sundays in some cantons. Despite the efficiency and excellence of their public transport system, most Swiss prefer to use their own cars and vigorously protest against any plans to restrict their freedom.

The Swiss Bureau for the Prevention of Accidents (see **Accidents** on page 221) publish safety leaflets for motorists, motorcyclists, cyclists and pedestrians.

CAR IMPORTATION

If you intend to bring a motor vehicle or motorcycle to Switzerland, either temporarily or permanently, first ensure that you're aware of the latest regulations. In order to reduce air pollution, all new cars registered in Switzerland must be fitted with a catalytic converter or catalyser (*Katalysator, catalyseur*) which meets the US 1983 standards. Cars fitted with a catalyser run on lead-free petrol only. Check with the manufacturer's export department, the Swiss importers or your cantonal vehicle licencing authority in Switzerland, regarding the latest Swiss regulations. If you're tempted to buy a tax-free car prior to coming to Switzerland, make sure that it conforms to Swiss regulations. Note that it can cost you Sfr. thousands to convert a car imported from certain countries to Swiss standards, e.g. an American car made for the USA market.

If you wish to import a car (even temporarily) inform the border customs staff on arrival in Switzerland. It's a good idea to enter via a major frontier post (e.g. Basle or Geneva), as smaller frontier posts aren't always equipped to deal with car importation without advance notice of your arrival. Registration can, however, also be done at customs offices in major cities. You're required to complete a form and show your car papers.

The amount of tax and import duty payable and when due, depends on how long you have owned your car, as shown below. Before importing a car, check the documents required with your local Swiss embassy or consulate, or contact the Head Customs Office, (*Oberzolldirektion, Direction des Douanes*) Monbijoustr. 40, CH-3003 Berne (tel. 031/61 65 11).

Car Owned Less Than Six Months

If you have owned your car for less than six months, then you must pay import duty and tax and show a certificate of origin or customs certificate, if applicable. This can either be done on entry into Switzerland at main border posts or inland in major cities, on authorisation from the border customs office. They will issue you with an authorisation valid for two days, by which time the car must be presented to a customs depot in the interior. Import duty is calculated on the weight of your car, so remove all luggage and non-standard spares before having it weighed. Duty is calculated as follows:

Weight (kg)	Tax in Sfr. (per 100kg)	
	imports from EC & EFTA countries	imports from other countries
up to 800	53	65.37
801 to 1200	53	68.25
1201 to 1600	67	84.37
over 1600	81	101.50

In addition to import duty you must also pay an 3% statistical charge (expensive things statistics, particularly considering they are always wrong). Provided the car is for your

personal use only, you must also pay purchase tax of 6.2%, on presentation of evidence of the car's cost. If a car is imported for resale, the tax is 9.3%.

Car Owned Longer Than Six Months

If you have owned your car for **at least six months** and are importing it as part of your personal effects, it will be exempt from customs duty and purchase tax for two years. You're allowed to drive your car in Switzerland for a maximum of one year on foreign registration plates, or until they expire if they are only temporary. You will be given a permit (*Bewilligung, permis*) which must be produced on demand if you're stopped by the police in Switzerland. The car must be for your personal use only and you mustn't lend, hire or sell it to a third party in Switzerland for one year from the date of importation. **Ensure that you're legally insured to drive in Switzerland during this period** (see **Foreign Registered Vehicles** on page 194).

About one month after importing a car, you will receive a letter from your canton's motor registration office (*Strassenverkehrsamt, office de la circulation routière*), informing you that in one year's time your car will require an official serviceability control test (*Fahrzeugkontrolle, contrôle des véhicules (à moteur)*). If your foreign registration plates are only temporary and not renewable, you must have your car tested in order to obtain Swiss registration plates (see **Control Test** on page 187).

There is sometimes a delay in calling up cars for the control test and you may be able to run your car on foreign plates for longer than one year. When your car is called up for the test, it may be expensive to comply with Swiss safety and pollution regulations and may not be worth the expense. If you have a right-hand drive car or an old car, it may be advisable to buy a car in Switzerland before your first year is completed, or when your car is called up for test. The authorities may give you only a few weeks notice of the test date and if you decide not to have your car tested, you must inform them and export it on or before the test date.

After your car passes the test, it will require Swiss road tax, insurance and registration plates. **However, you're not yet required to pay import duty or tax.** You can apply to your motor registration office for deferred duty plates, which are valid for one year and usually renewable for a further year. These plates are distinguished by a red stripe on the right hand side, on which the year and month of expiry is shown in white. Swiss registration plates indicate the canton of residence of the owner (e.g. GE = Geneva, ZH = Zurich) and have both a Swiss flag emblem and the canton insignia on the rear number plate.

After running your car on deferred duty plates for one or two years, you must have it weighed for duty payment; the amount payable also depends on the age and value of the car. You may change your car during the deferred-duty period, but proof of export of your old car must be provided.

Tax-Free Importation

If your stay in Switzerland is only temporary and you're domiciled outside Switzerland (e.g. foreign students, businessmen, etc.), then you may be eligible to buy a duty-free car in Switzerland and run it on tax-free 'Z' plates (*Zollschilder, plaques d'immatriculation douanières*) for a maximum of two years. You may have to supply documentary evidence of your status, as most Swiss residence permit holders are considered by the authorities to be domiciled in Switzerland and aren't eligible. Like

deferred duty plates, Z plates are initially issued for one year and can be renewed for a second year. Z plates are obtainable from your canton's motor registration office on presentation of a special certificate from a Swiss insurance company. This states that you have valid insurance and that your car has passed the official Swiss serviceability control test (see page 187). Insurance may be more expensive with Z plates.

If you're planning to leave Switzerland and take up domicile in another country, you may be entitled to buy a duty-free car in Switzerland and run it on Z plates for up to three months prior to departure. An emigrating person who **retains** Swiss domicile may take delivery of a duty-free car 10 days before departure and may not re-import it into Switzerland without paying duty and tax.

BUYING A CAR

Cars are cheaper in Switzerland than in many other European countries. **In addition, you can get a discount of around 10% off the list (book) price of most new cars, even when leasing. If you're not offered a discount, ask for one.** If buying a used car from a garage and not trading in another vehicle, try and negotiate a reduction, particularly when paying cash.

If you plan to do a lot of motoring outside Switzerland, find out whether unleaded petrol is widely available in the countries where you intend travelling. If not, you may have to settle for a car that runs on leaded petrol or diesel. Unleaded petrol isn't widely available in some European countries (see page 205), although the situation is improving rapidly.

In Switzerland a car is insured and not the driver, so if you test-drive a car it must be insured — you can't drive it on your own insurance (see page 192). If a car has licence plates, it should be insured, as you're unable to obtain them without insurance (garages have special plates, which they can fit to any car).

New Cars

Making comparisons between new car prices in different countries is often difficult, due to fluctuating exchange rates and the different levels of standard equipment. For example, all new cars registered in Switzerland since 1st April 1987 are fitted with a catalyser, which increases prices by as much as Sfr. 2,000.

It's often cheaper to buy a new car from the factory of a European manufacturer or from an exporter in some countries (e.g. Holland and Denmark). This option is worth considering, particularly if you're planning to buy an expensive car. In some countries (e.g. the UK) a tax free car can be purchased up to six months prior to being exported. Personally importing a car from the USA is usually much cheaper than buying the same car in Switzerland (or elsewhere in Europe). Always ensure that you order a car with Swiss specifications; contact manufacturers and exporters directly for information. Some companies have a special arrangement with a garage, whereby an extra rebate is available to employees.

Used Cars

Used cars (*Occasionswagen, voiture d'occasion*) in Switzerland are usually good value for money, particularly cars over five years old (most Swiss wouldn't be seen dead in

an old car), which are usually in good condition. Nevertheless, if you intend to buy a used car in Switzerland, whether privately or from a garage, check the following:

- that it has passed the official control test (see page 187)
- that it hasn't been involved in a major accident and suffered structural damage. A declaration that it's accident free (*Unfallfrei, sans accident/non-accidenté*) should be obtained in writing.
- that the chassis number tallies with the car registration paper (*Fahrzeugausweis, permis de circulation*)
- that the service coupons have been completed and stamped and that services have been carried out by an authorised dealer
- that the price roughly corresponds to that shown in the TCS monthly guide to used car prices issued by the Touring Club of Switzerland (*Touring Club der Schweiz, Touring Club de Suisse*)
- that import tax and duty has been paid
- whether a written guarantee is provided.

When buying a car from a garage, some protection is afforded if it's a member of the Swiss Motor Trade Association (*Autogewerbeverband Schweiz, Association Suisse des Automobilistes*). Most garages give a warranty on used cars, e.g. three months or 4,000km.

Note that second-hand car prices in the more remote parts of Switzerland (e.g. Graubünden, Valais) are generally higher than in the major cities (e.g. Geneva, Zurich). If you live in a remote area, it's worthwhile comparing prices (Geneva and Zurich newspapers are widely available).

Payment

There are many ways of paying for a new or used car, the cheapest (in the long term) usually being cash, unless you can borrow at a low interest rate. However, not everyone can afford to pay cash for a new or even a used car, so you may have to consider the alternatives. When buying a new or used car on hire purchase, a deposit of around 20% is payable. The remainder can be financed in various ways:

A bank loan: Some banks won't give you a loan in your first year in Switzerland, unless you have collateral. Interest rates vary, so shop around (see page 260).

An overdraft: It may be possible to get an overdraft from your bank, for example, Sfr. 10,000, repayable over 12 or 18 months.

Credit terms: This is usually the most expensive way to buy a car. All garages are delighted to arrange credit, although some manufacturers (e.g. Ford) provide special finance deals with low interest rates, which are more favourable than a bank or finance company loan.

Leasing

If you don't want to pay cash or a large deposit, you can usually lease a new or used car. You're still eligible for a discount on most new cars, which should be offered automatically (if you're not offered a discount, ask for one). Usually there are no

leasing restrictions for foreigners with a 'B' permit (see page 63), although you may not be eligible to lease a car during your first three months in Switzerland. There are three main categories of leasing:

Private leasing: With private leasing, a lease is for a fixed period, e.g. two to four years; the car does not become the property of the lessee unless he decides to buy it when (or before) the lease period expires. A privately leased car must have fully comprehensive insurance (*Vollkasko, casco intégrale/assurance tous risques*) and always has an annual kilometre limit (determined by the lessee), the minimum usually being 10,000km. If the limit is exceeded, a charge is made for each kilometre (around Sfr. -.15). The longer the period of the lease and the lower the annual kilometre limit, the cheaper the monthly leasing cost. If the kilometre limit is greatly exceeded, it will be expensive when the kilometre reading is checked at the end of the lease period. If you decide to buy the car during or at the end of the leasing period (which is often excellent value), the kilometre reading is irrelevant. The leasing payments already paid are taken into account when calculating the cost of buying a car from the leasing company. A deposit of Sfr. 1,000 to 2,000 is usually payable for private leasing, depending on your credit rating and the type of car. **You shouldn't pay more.** Interest paid on leasing contracts is tax deductible (even for individuals)

Lease purchase: Most garages provide lease purchase deals for the purchase of both new and used cars. The lease period is usually from two to four years, the leasing cost depending on the length of the lease. A deposit isn't usually required and insurance can be included in the monthly lease payment. There may be a residual (lump sum) to pay when the lease period is completed, before you own the car.

Company Lease: This is usually taken out by an employer on behalf of an employee, for example, a sales representative or maintenance engineer. It usually includes all running costs, e.g. servicing and repairs, road tax, motorway tax, a replacement car during services, winter tyres and membership of a Swiss motoring organisation. Some companies offer employees the option of a leased car as part of their salary package. If the car isn't strictly for business use and is just a perk, it should be declared as part of your salary on your tax form. The tax payable depends on the amount of legitimate business use (and your accountant).

Most car manufacturers operate their own leasing schemes. Shop around, as leasing contracts can vary considerably from garage to garage, even among those selling the same models. There are a number of independent leasing companies and the major Swiss banks also operate car leasing schemes. **Bear in mind that the reason there are so many leasing companies, is that it's a lucrative way to make money and is generally the most expensive way for an individual to own a car (unless the payments are tax deductible).**

CONTROL TEST

All cars are liable for a stringent official serviceability control test (*Motorfahrzeugkontrolle (MFK), contrôle des véhicules (à moteur)*) every three years. New cars are eligible for the test only after they are three years old, even when the ownership changes. In practice tests may be less frequent, as vehicles require testing only when the owner has been officially informed by a test centre. In some cantons there's sometimes a backlog of cars waiting for test and there have been instances of

cars not being called up for months after the due date. You can apply to have your car tested earlier than required, for example, if you want to sell it. Many people won't buy a used car which hasn't had a test in the last year, even when offered at a bargain price (suspicious lot the Swiss). If the ownership of a used car changes after the first year of the test validation period, the new owner must get the car retested. Had the ownership not changed, the test wouldn't have been due until the end of the three-year test period. If you buy an old car which requires testing, it could need expensive repairs. Get the owner or garage to have it tested before you buy it, or failing this, obtain a written undertaking that they will pay for any necessary repairs.

If you own an old or imported car which is called up for test, it may be a good idea to get a garage to take it in for you or take a mechanic with you. Apart from the fact that their local language ability is probably better than yours, they are usually looked upon more favourably than the general public. If you have any questions regarding the test, it's a good idea to discuss them with the testing station in advance. If you get a garage to do a pre-test check on your car, don't ask them to repair it to test standard, as this could result in unnecessary expense. Get them to take it for the test to find out what (if anything) needs fixing. Essential repairs recommended by a garage, may not be the same as those officially demanded after the test.

You can get the Automobile Club of Switzerland (ACS) or the Touring Club of Switzerland (TCS) to check your car before taking it for the test (in some cantons the TCS is authorised to carry out official control tests, although they are restricted to members only). This is a good idea, particularly if you plan to register an imported car in Switzerland, as they will tell you what modifications (if any) need to be made. It can be expensive to get a car through the test. For example a windscreen with a tiny stone chip may need replacing (although this is covered by part or fully comprehensive insurance in Switzerland) and tyres must have at least 1.6 mm of tread over their entire surface. A car without a 'CH' sticker on the back or a breakdown triangle, will also fail. The test is usually completed while you wait and takes around 30 minutes.

The cantonal test centre is usually located at your canton's motor registration office, the address of which is listed on both your driving licence and car registration paper (*Fahrzeugausweis*, *permis de circulation*). Business hours are usually 7.30 a.m. to 4 p.m., Monday to Friday. The test costs around Sfr. 40; a full retest is usually about half-price and a minor retest even less. When you apply for a test, you're sent a form which you must complete and return with your car registration paper.

EXHAUST TEST

All Swiss registered cars require an annual exhaust emission test (*Abgastest*, *test anti-pollution*). The amount of carbon monoxide, carbon dioxide and hydrocarbons emitted by the exhaust mustn't exceed the manufacturer's limits. If they do, adjustments or repairs must be made to the engine, fuel system or exhaust, as necessary. Cars registered before 1st January 1971 are exempt.

A green and white sticker is fixed to the rear or a side window of your car, showing the year and month when the test is next due. The test certificate must be kept in your car and be produced on request by the police. The exhaust emission test costs between Sfr. 50 and 100 and is usually reduced when combined with a service. If you're stopped by the police without a valid exhaust test certificate (*Abgas-Wartungsdokument*, *fiche d'entretien du système antipollution*), you can be fined

a minimum of Sfr. 100. Vehicle anti-pollution controls in Switzerland are among the strictest in Europe and police have pollution meters to detect cars which exceed pollution levels. Around one third of Swiss registered cars are fitted with catalysers.

CAR REGISTRATION

In Switzerland a new or used car doesn't have registration plates (*Polizeinummer/Autoschild, numéro d'immatriculation*) when purchased. Car registration plates are issued to individuals and when a car is sold, are either returned to the issuing canton's motor registration office or transferred to a new car.

When you apply to register a car in Switzerland for the first time, you must apply to your canton's motor registration office for registration plates. If you're buying a new or used car from a garage, they will usually apply for the registration plates on your behalf and complete most formalities. When applying for Swiss registration plates for the first time, you must provide the following papers:

- Your Swiss or foreign driving licence (after one year's residence, you must have a Swiss driving licence)
- Your foreigner's permit (*Ausländerausweis, livret pour étrangers*).
- A certificate of residence (*Wohnsitzbescheinigung, carte d'indigène/attestation de domicile*), obtainable for a fee of around Sfr. 5 from your community office.

A new car must undergo an official test (*Prüfgebühr, taxe de contrôle/frais d'examen*) at a cantonal motor registration office to ensure that it meets Swiss specifications. The test fee is about Sfr. 130 and the cost of the car registration paper (*Fahrzeugausweis, permis de circulation*) is around Sfr. 40 for all cars. The test is arranged by the garage. If you already own a Swiss registered car, your canton's motor registration office will require your existing car's registration paper, plus a valid certificate of insurance for the new car from your insurance company.

When changing cantons or leaving Switzerland, registration plates must be returned to your canton's motor registration office (see **Chapter 19**). Notify your canton's motor registration office within 14 days of a change of car or address, a change of canton or when leaving Switzerland. When you register a car or inform your canton's motor registration office of a change, they will send you a bill (or a refund) for road tax and the car registration fee, as applicable.

If you're buying a new car and haven't sold your old car, or intend to run two or more cars, you can get interchangeable registration number plates (*Wechselnummer, plaques interchangeables*) from your canton's motor registration office. This allows you to drive two or more cars on the same insurance and to swap one set of registration plates between them (see **Car Insurance** on page 192). Only the car bearing the interchangeable registration plates can be parked or used on a public road.

SELLING A CAR

The main points to note when selling a car are:

- If you intend to buy another car, you must retain your registration plates and transfer them to your new car, provided you remain a resident of the same canton.

Car registration includes road tax; you will be billed for or reimbursed the difference when you register a new car. **When leaving Switzerland or changing cantons, you must return your licence plates to the issuing canton's motor registration office within 14 days. An application for new plates must be made in your new canton within 14 days of taking up residence.**

- Inform your insurance company. Your insurance for a vehicle is cancelled automatically when your registration is cancelled or transferred. It's the responsibility of the new owner of a car to register his ownership with his canton's motor registration office. The seller or buyer is required to have a car's registration paper cancelled at his canton's motor registration office. **It's not advisable to sell your car and give the registration paper to the new owner, before you have cancelled your registration.** You can't cancel your insurance until the registration in your name has been cancelled and the new owner may delay doing this.
- If selling your car privately, insist on payment in cash, which is standard practice in Switzerland.
- Include in the receipt that you're selling the car in its present condition (as seen) without a guarantee (*ohne Garantie, sans garantie*), the price paid and the car's kilometer reading. The new owner may ask for a declaration in writing that the car is accident free (*Unfallfrei, sans accident/non-accidenté*). This refers to major accidents causing structural damage and not slight knocks.
- The best place to advertise a car for sale is in local newspapers, on free local notice boards and in the Friday and Saturday editions of major city newspapers. It doesn't matter if you don't live close to a major city, as major city newspapers are distributed throughout Switzerland. Buyers will travel a long way to buy a car that appears to be good value for money (if nobody calls, you will know why).

DRIVING LICENCE

The minimum age for obtaining a driving licence in Switzerland is 18 for a motor car or motorcycle over 50cc and 14 for a motorcycle (moped) up to 50cc. Holders of a full foreign driving licence may drive in Switzerland for one year using their foreign or an international driving licence. If you or any members of your family hold a foreign driving licence and intend to remain in Switzerland longer than one year, you must apply for a Swiss driving licence (*Führerschein, permis de conduire*) **during your first year in Switzerland. If you don't apply during your first year, you're not allowed to drive after this period until you have passed a Swiss driving test.**

You can apply at any time after your arrival, provided you're living in permanent accommodation and not, for example, in an hotel. Holders of licences from Africa (excluding South Africa), Asia (excluding Japan), Central and South America, Portugal and Turkey must pass a practical driving test (plenty of loonies seem to have slipped through the net — wonder what the criteria is?). If you fail the practical driving test, you're required to take a full Swiss driving test, including a written examination. Some foreign licences (for example licences printed in arabic or chinese) must be translated into an official Swiss language or an international licence must be obtained. To apply for a Swiss driving licence you must:

- Obtain an application form from your canton's motor registration office or an approved optician (see next point).
- Arrange a sight test (around Sfr. 10) with your doctor or an approved optician, listed on the back of the application form. The optician will complete a section on the back of the form after the test is completed. The sight test is valid for six months. You require some form of official identification, e.g. a passport or identity card.
- Provide one to three passport photographs, as stated on the form. These can be obtained from booths in most railway stations (cost from Sfr. 1 for four black and white photos).
- Complete the application form and take or send it by registered post (*Einschreiben, enregistrer/recommander*) to your canton's motor registration office (the address of which is listed on the back of the form) with the following:
 - your foreign driving licence and if applicable, an international driving licence
 - your Swiss residence permit
 - the completed application form, including the eye test report
 - one to three passport photographs, as necessary
 - PLUS, in some cantons, a police certificate, obtainable from your canton's foreigners' police (*Fremdenpolizei, police des Étrangers*) for around Sfr. 15.

Your Swiss driving licence will be sent to you around one week later with a bill and is valid for life — **provided you don't forget to sign it**. The cost varies wildly depending on your canton of residence, for example, Sfr. 35 in Aargau, Sfr. 45 in Zurich and a monstrous Sfr. 240 in Vaud (maybe the streets of Lausanne **really are** paved with gold).

If you're required to take a Swiss driving test (see **Learning to Drive** on page 216), you should note that it's more comprehensive than many foreign tests and includes a written examination and completion of a first-aid course. The written exam may be taken in English and other languages, although according to some reports the English is almost unintelligible and the local language version may be easier — providing of course you can understand it. You're permitted to make only five mistakes in 60 questions. It can take some months to obtain a Swiss driving licence if you fail the written test a few times, **during which time you're not permitted to drive in Switzerland**.

An international driving licence is required if you intend to drive in some countries. This may vary depending on which driving licence(s) you hold. Check with a Swiss motoring organisation (see page 209). An international driving licence is obtainable from the ACS or TCS for Sfr. 15 for members or Sfr. 20 for non-members. It's also available from cantonal motor registration offices for Sfr. 20. You must provide your passport, a Swiss or foreign driving licence, a passport-size photograph and the fee. An international driving licence is valid for one year only.

A translation of your Swiss or foreign driving licence is required for some countries and is obtainable from Swiss motoring organisations or cantonal motor registration offices. Holders of a car driving licence can ride a motorcycle of up to 50cc in Switzerland, without a special licence. For motorcycles over 50cc you must have a motorcycle licence (see page 201).

If you move to a new address in the same canton, you must return your licence (and car registration paper) to your canton's motor registration office for updating. If you

change cantons, you must apply for a new licence from your new canton's motor registration office within 14 days of taking up residence. You must supply two passport-size photographs and a certificate of residence (*Wohnsitzbescheinigung, carte d'Indigène/attestation de domicile*) from your community office. The cost of the new licence is from Sfr. 10 to 20 (even in Vaud). On receipt of your new licence, return your old licence to your previous canton's motor registration office.

CAR INSURANCE

General

The following categories of car insurance are available in Switzerland:

Third-party: (*Haftpflicht, responsabilité civile*) Includes passenger cover and is compulsory in all cantons.

Part Comprehensive: (*Teilkasko, casco partiel*) Known in some countries as third-party, fire and theft. Includes cover against fire, natural hazards (e.g. rocks falling on your car), theft, broken glass (e.g. windscreen) and damage caused by a collision with animals (for example, a collision with a deer is possible on some country roads, which incidentally, must be reported to the local police). **Part comprehensive insurance is compulsory in some cantons.**

Full Comprehensive: (*Vollkasko, casco intégral/assurance tous risques*) Covers all risks including self-inflicted damage to your own car. You can choose to pay an excess (*Selbstbehalt, franchise*), for example, the first Sfr. 1,000 of any claim, which reduces your premium. Also covers high fliers against collisions with low flying aircraft. **Usually compulsory for car leasing and credit purchase contracts.**

If you take out third-party insurance with a Swiss insurance company and wish to increase your cover to full comprehensive later, you're not required to do this through your third-party insurance company, but may shop around for the best deal. Separate passenger insurance is unnecessary, as passengers are automatically covered by all Swiss motor insurance policies. Nevertheless, extra passenger cover (*Insassen Versicherung, assurance passager*) is available for a small extra charge, which provides higher financial cover for passengers and includes the owner-driver, which third-party doesn't. Swiss motor insurance always includes a green card (full western European cover), which is available free on request.

The cost of motor insurance in Switzerland is high and increasing almost annually. Basic annual premiums vary depending on the insurance company. The following table may be used as a rough guide:

CC	Third- Party	Comprehensive Part	Full*
up to 803	400	200	1,100
804-1392	700	250	1,200
1393-2963	1,000	350	1,800
2964 plus	1,400	600	3,000

* Full comprehensive insurance includes the part comprehensive amount shown, but not third-party which is calculated separately. The part comprehensive figures (shown in the table above) are estimates only, as the cost is calculated at

Sfr. 11.50 for each one thousand franc value of the car (e.g. car value = Sfr. 20,000, part comprehensive insurance = $20 \times \text{Sfr. 11.50} = \text{Sfr. 230}$).

Your foreign no-claims bonus is usually valid in Switzerland, but you must provide written evidence from your present or previous insurance company, not just an insurance renewal notice. The no-claims bonus in Switzerland isn't as generous as in some other countries and sometimes varies for third-party and full comprehensive insurance (there's no no-claims discount on the part comprehensive part of your insurance). It's usually 5% per year (or step) up to a maximum of nine years (a 55% reduction). After a claim you usually lose four steps (20%) or two years no claims.

Inexperienced, young or accident prone drivers, must usually pay an extra premium. Drivers under 25 must pay a 20% loading or the first Sfr. 1,000 of a claim and inexperienced drivers (holders of a licence for less than two years) must pay the first Sfr. 500 of a claim. The extra premium for full comprehensive insurance for young or inexperienced drivers, can be from Sfr. 300 to 2,000, depending on the car. Your type of permit may also affect the cost of car insurance. 'B' Permit holders usually pay the standard rate, but 'A' Permit holders and people on short term contracts may have to pay up to double and **in advance**. If you're staying in Switzerland for a short period only, check whether you can either take out a fixed period policy, or terminate your insurance at short notice without a penalty.

You're required by law to remain with the same insurance company for 5 or 10 years, unless your premium is increased or you change vehicles. This is, however, not a problem, as premiums are continually rising due to the ever increasing accident rate and the spiralling cost of accident repairs. If you want to change companies, you must notify your insurance company in writing by registered letter (your new insurance company will be happy to do this for you). There isn't a lot of difference between insurance premiums, although some companies (e.g. Secura), which aren't members of the main Swiss insurance 'club', may be slightly cheaper. Secura will also give you a reduction of 10% on your third-party insurance, if you sign a statement (in alcohol-free blood) that you will **never** drink and drive. Some employers may have an arrangement with a car insurance company, whereby employees are offered a rebate. Ask your colleagues for their advice and shop around. Motor insurance premiums are usually valid for a full calendar year from January to December. If you take out a policy in mid-year, you may be billed to the end of the year only. Many companies send out bills in advance with 30 days to pay, so that payment is received before the start of the new insurance period.

If you own two or more cars, you need only insure the most expensive one, provided you (or your family members) intend to drive only one car at a time. If this is the case, contact your insurance company and ask them for a interchangeable registration number (*Wechselnummer, plaques interchangeables*) for the vehicles involved. There is an extra insurance charge of around Sfr. 100 a year. Registration plates can be fitted with a quick release mount, so that they can be easily swapped between cars. This also means that you pay road tax only on the most expensive car, as only one car can be on the road at a time. An interchangeable number can't be swapped between a car and a motorcycle, although you can get a change number for two or more motorcycles. **If you insure two cars in the same name, you can claim a no claims bonus for one car only. For the other you must pay the full premium.**

If you're going to be out of Switzerland for at least 30 days, but less than one year, you can save a proportion of your car insurance and road tax. To qualify you must

remove your car plates, return them with the registration paper to your canton's motor registration office and inform your insurance company. Upon your return, notify your insurance agent, who will authorise you to reclaim your licence plates from your canton's motor registration office. A car mustn't be driven or parked on a public road without registration plates. Some people garage their cars for around three months during winter, preferring to use public transport when road conditions are bad. Due to the fees and effort involved, it's not worthwhile taking a car off the road (and reclaiming insurance and road tax payments) for a period of less than three months.

For a small extra premium of around Sfr. 20 a year, you can be covered for legal costs (*Rechtsschutz, assurance de la protection*) arising from road accidents (it's also available from Swiss motoring organisations, but more expensive). A special federal insurance (*Bundesversicherung, assurance fédérale*) scheme covers victims of hit-and-run accidents (see page 204).

Foreign Registered Vehicles

It's not mandatory for cars insured in an EC member country to have an international insurance 'green' card (*Internationale Versicherungskarte für Motorfahrzeuge, carte internationale d'Assurance automobile/carte verte*) for Switzerland. Motorists insured in an EC country are covered for third-party insurance in all EC countries, plus Austria, Czechoslovakia, Finland, Hungary, Norway, Sweden and Switzerland. Most insurance companies in western European continental countries provide a green card (free of charge), which extends your normal insurance cover to other western European countries. This does not include the UK, where you can get a green card for a maximum of three months only and it's usually expensive (the British are a menace on the continent, as most of them don't know their left from their right, particularly the politicians). A green card must be signed to be valid (in the UK all drivers must sign it, not just the car owner). Your insurance cover may be invalid if you drive in Switzerland with a foreign insurance policy which states that you're a resident of another country, when you're actually resident in Switzerland. Contact your insurance company to find out your legal position.

If you bring a foreign registered car to Switzerland, you may need a new insurance policy. This can be either a special European insurance policy (expensive) or insurance with a Swiss company. A few Swiss insurance companies (e.g. Zurich-Versicherungen) will insure a foreign registered car, but usually for a limited period only (e.g. up to one year).

GENERAL ROAD RULES

The following general road rules may help you adjust to driving in Switzerland:

- You may have already noticed that the Swiss drive on the right-hand side of the road. It saves confusion if you do likewise!
- All motorists must carry a red breakdown triangle. It must be stored inside the car within reach of the drivers seat, not in the boot, as this can be damaged and jammed shut in an accident. If you have an accident or breakdown, the triangle must be placed at the edge of the road, at least 50 metres behind the car on secondary roads, or at least 150 metres on 'roads with fast traffic', e.g. motorways.

- Swiss traffic regulations state that you **should** carry first-aid equipment and some chalk. In many European countries it's mandatory to carry a fire extinguisher and a first-aid kit (see **Motoring Abroad** on page 215). If you witness an accident, you must stop and render assistance and give evidence if required. Only give medical assistance when absolutely necessary and when qualified (see also **Accidents** on page 202).
- In towns you may be faced with a bewildering array of signs, traffic lights, etc. If in doubt about who has priority, always give way to trams, buses and all traffic coming from your RIGHT. All drivers must give way to police cars, ambulances and fire engines in emergencies (with disco lights and wailing sounds) and trams and buses, e.g. leaving stops. On secondary roads **without** priority signs (a yellow diamond on a white background, in use throughout most of continental Europe) you must give way to vehicles coming from your RIGHT. **Failure to observe this rule is the cause of many accidents.** The priority to the right rule usually also applies in car parks. If ever in doubt about who has the right of way, it's generally wise to give way. As the Swiss say 'fairness above all' (*Fairness vor allem, fair-play avant tout*) — particularly when confronted by a 28-tonne truck (Might is right!). Technically you're at fault if you give way when it's your priority (except when avoiding large trucks).

In a situation where all motorists at crossroads must give way to the motorist on their right, it's not necessary for them to stay there 'until hell freezes over'. Drivers may agree among themselves who has priority — when they end up in a heap, the police are required to sort out the mess.

- On roundabouts (traffic circles), vehicles on the roundabout have priority and not those entering it, who are faced with a give way sign. There are very few roundabouts in Switzerland (about three), but this rule is valid for most of the continent. Traffic flows anti-clockwise round roundabouts and not clockwise as in the UK and other countries which drive on the left. Although the British think roundabouts are marvellous (we spend most of our time going round in circles), they have never been popular on the continent of Europe. A pity, because they help speed up the traffic flow considerably.
- The wearing of seat belts is **compulsory** and includes passengers in rear seats, when seat belts are fitted. In the event of an accident, a Swiss insurance company **isn't obliged** to pay the whole cost of damages when it 'appears' those injured weren't using their seat belts (benefits may be reduced by 50%). Children under the age of seven may ride in the front of a car, only when it's impossible for them to ride in the back (e.g. it's already full of under seven-year-olds). Surprisingly, although generally extremely law-abiding, many Swiss don't wear their seat belts when driving.

The Swiss Bureau for the Prevention of Accidents (see **Accidents** on page 221) publish a brochure entitled *Children in Car*, which compares the different types of baby seats and boosters available for babies and children, plus a general brochure regarding seat belts.

- Don't drive in bus, taxi or cycle lanes unless necessary to avoid a stationary vehicle or obstruction and always give priority to authorised users. Bus drivers in particular get very irate if you drive in their lane and you can be fined for doing

so. Be sure to keep clear of tram lines and outside the restricted area delineated by a line.

- Dipped headlights must be used in tunnels, fog, snowstorms, heavy rain and when visibility is less than 200 metres. Many people drive around with their headlights blazing most of the time (probably cave dwellers, or people who do most of their driving in tunnels). However, joking aside, this practice has proved to be safer and is mandatory in most Scandinavian countries. It's illegal to drive on parking (side) lights at any time, although many people do it. Front fog or spot lights must be fitted in pairs at a regulation height and should only be used when visibility is less than 50 metres. Rear fog lamps are officially permitted on the offside only (to prevent following vehicles mistaking two fog lamps for brake lights) and although many cars have two, only the offside lamp should be fitted with a bulb. Unfortunately many Swiss drivers don't know what fog lamps are for and use them when visibility is good, but forget to use them in fog.
- Note that headlight flashing has a different meaning in different countries. In some countries it means 'after you' (generally also in Switzerland), in others 'get out of my way'. (It can also mean 'I am driving a new car and haven't yet worked out what all the switches are for'.) A vehicle's hazard warning lights (both indicators simultaneously) may be used to warn other drivers of an obstruction, e.g. an accident or a traffic jam.
- The Swiss are fond of amber flashing lights, which are usually a warning to proceed with caution, for example, for roadworks, non-functioning traffic lights and to indicate special speed restrictions (particularly on motorways). Many crossroads and junctions have flashing amber traffic lights outside rush hours. Flashing amber lights also operate in conjunction with normal traffic lights, as a warning to watch for cyclists and pedestrians when turning right at a junction.
- You may notice that many traffic lights have an uncanny habit of changing to green when you approach them, particularly during off-peak hours. This isn't magic or your magnetic personality; many traffic lights are operated by sensors installed in the road, which change the lights to green when no other traffic has priority.
- When two vehicles meet on a narrow mountain road, the ascending vehicle has priority — the other must give way or reverse, as necessary. Post (PTT) buses always have right of way, regardless of direction. The driver will sound his horn to announce his approach to blind corners and narrow turns; when the road is too narrow to pass, PTT bus drivers have the authority to give other road users instructions regarding reversing or pulling over to one side.
- On-the-spot fines can be imposed for traffic offences such as minor speeding offences (see page 206); not being in possession of car papers (see page 202); not removing your ignition key when leaving a vehicle unattended; not using dipped headlights at night, in tunnels or in poor visibility; and parking infringements. Non-resident foreigners must pay fines on the spot. Residents who are unable to pay on the spot are given a giro payment form, payable within 10 days. A fine of around Sfr. 50 or more (for any offence) is recorded for posterity on your cantonal register (see **Crime** on page 336).
- Many motorists seem to have an aversion to driving in the right-hand lane on a three-lane motorway, which in effect reduces the motorway to two lanes. It's

illegal to overtake on an inside lane unless traffic is being channeled in a different direction. Motorists must indicate before overtaking and when moving back into an inside lane after overtaking, e.g. on a motorway. If you drive a right-hand drive car, take extra care when overtaking — the most dangerous manoeuvre in motoring.

- When stopped at traffic lights, railway crossings, etc., there may be a sign indicating you must switch off your engine. There are mandatory regulations in some cantons and towns, requiring motorists to switch off their engines when waiting at traffic lights or railway crossings. Also known as the 'for purer air — switch off engine' or 'cut your motor' (*Für bessere Luft — Motor abstellen, Coupez le Moteur*) campaigns. You can be fined for not switching off your engine. When stopped in tunnels, e.g. due to a breakdown, accident or traffic jam, you must switch off your motor (carbon monoxide poisoning can drastically shorten your life expectancy).
- Approach a railway level crossing slowly and **STOP**:
 - as soon as the barrier or half-barrier starts to fall
 - as soon as the red warning lights are on or flashing
 - in any case when a train approaches.

Your new car may be built like a tank, but it won't look so smart after a scrap with a 70-tonne locomotive. A heavy vehicle which is slowing traffic is required to stop at the 300 metre sign before closed railway crossings, to allow other vehicles to overtake it (providing it's safe to do so).

- Be particularly wary of moped (*Motorfahrrad (Mofa), vélomoteur*) riders and cyclists. It's not always easy to see them, particularly when they are hidden by the blind spots of a car or are riding at night without lights. Many moped riders seem to have a death wish and tragically hundreds of them, mostly teenagers, lose their lives each year in Switzerland (maybe 14 years of age is too young to let them loose on the roads?). They are constantly pulling out into traffic or turning without looking or signalling. **When overtaking mopeds or cyclists ALWAYS give them a wide. . . WIDE berth.** If you knock them off their bikes, you may have a difficult time convincing the police that it was not your fault; far better to avoid them (and the police).
- Drive slowly when passing a stationary tram or bus, particularly school buses. Where passengers must cross a road to reach a pedestrian path, for example, from a tram stop in the middle of the road, motorists must stop and give way to them.
- A 'CH' (latin for *Confoederatio Helvetica*) nationality plate (sticker) must be affixed to the rear of a Swiss registered car when motoring abroad. Drivers of foreign registered cars in Switzerland must have the appropriate nationality plate affixed to the rear of their car. You can be fined on the spot for not displaying it, although it's not often enforced judging by the number of cars without them (maybe German and Italian registered cars are exempt?). Cars must show the correct nationality plate only and not an assortment.
- If you need to wear glasses or contact lenses when motoring, it will be noted on your Swiss driving licence and you must always wear them. You must always carry a spare pair of glasses or contact lenses in your car.

- A roof rack load may be a maximum of 50kg for vehicles registered from January 1st 1980 and 10% of a vehicle's unladen weight for vehicles registered prior to this date.
- Trailers registered in Switzerland may be up 2.1 metres wide and 6 metres long (towbar included). Trailers registered abroad may be up to 2.2 metres wide and 7 metres long, but aren't permitted to travel over Swiss mountain passes and a special permit is required at Swiss border posts. If a towing vehicle has insufficient power to pull a trailer or caravan up an incline in heavy traffic, then a journey over mountain passes mustn't be attempted. When towing a caravan or trailer of up to 1,000kg in weight, you're restricted to 80kph (50mph) on motorways and 60kph (37mph) on all other roads (except where lower speed restrictions apply).
- *A Handbook of Swiss Traffic Regulations* is available for Sfr. 5 from cantonal motor registration offices and customs offices. It's recommended reading for all motorists and is available in English, French, German, Italian and Spanish.

SWISS DRIVING HABITS

The most popular Swiss motor sport is a public road variation of stock car racing, usually referred to as 'tail-gating'. The rules of tail-gating are relatively simple: drivers are required to get as close as possible to the car in front **without making contact**, e.g. smashing into its rear. Unfortunately (as with all 'motor sports') there's an element of risk involved, which in this case is exacerbated by the low level of skill of the average participant, many of whom have yet to master the art of stopping at 120kph (or often faster) within a couple of car lengths. This results in quite a few collisions, often in tunnels and always during rush hours, particularly on motorways.

A tail-gater will usually sit a few metres (centimetres?) from your bumper trying to push you along irrespective of traffic density, road and weather conditions or the prevailing speed limit. There's no solution, short of moving out of their way, which is often impossible (if you could move out of the way, there would be no 'fun' in doing it). Flashing your rear fog lamp or warning lights usually has no effect and braking could be disastrous — nothing deters the determined tail-gater. (Sudden stopping and braking are allowed only in an **emergency** and motorists have been successfully sued for damages by someone who has run into the back of them, **because they stopped for no apparent reason.**) Always try to leave a large gap between your vehicle and the vehicle in front. This isn't just to allow you more time to stop, should the vehicles in front decide to get together, but also to give the inevitable tail-gater behind more time to stop. **The closer the car behind you, the further you should be from the vehicle in front.**

The majority of motorists in Switzerland (and many other countries) drive much too close to the vehicle in front of them and have no idea of stopping distances. The *Handbook of Swiss Traffic Regulations* (see above) states that the safe stopping distance (including thinking distance) is **45 metres** at 60kph, which increases to a massive **144 metres** at 120kph. These stopping distances are for dry roads with good visibility and are greatly increased on wet or icy roads. Although these distances may be generous, **they aren't stupid.** If further proof is needed of how dangerous and widespread tail-gating is, simply witness the statistics on the number of 'concertina' (multiple car) accidents in Switzerland, particularly on motorways. In some countries

drivers fit a 'bull-bar' to deflect animals unfortunate enough to cross their path — perhaps a similar deflector could also be fitted to the rear of cars (a road-hog repeller?). Fortunately most truck drivers in Switzerland have more sense than to indulge in tail-gating.

The Swiss have a few other motoring idiosyncracies, one of which is an aversion to using their handbrakes, even when stopped on a hill (they would rather burn their clutch out). Don't get too close as they are likely to roll back into you (it's all part of the racing image, as a good getaway is all important). Other common habits are a tendency to drive in the middle of the road on country lanes and sudden braking when approaching a 50kph or other speed restriction (which can be annoying). In general, Swiss drivers are above average (average is bad) and no worse than other drivers in Europe (the old lady who **stopped** in the middle lane of a motorway to ask the way, was fortunately an exception). However, many foreigners consider Swiss drivers to be more aggressive and impolite than motorists in some other countries. They are, for example, often reluctant to give way to a motorist waiting to pull out into traffic, and on motorways many drivers remain in the fast lane and cut in at the last moment, when they want to take an exit. Swiss motorists are, however, usually law abiding (except with regard to speed limits), observe parking restrictions and are kind to animals.

Don't be too discouraged by the tail-gaters and road hogs. Driving in Switzerland can be a pleasant experience, particularly when using country roads, which are relatively traffic free outside rush hours. If you come from a country where traffic drives on the left, you will quickly get used to driving on the 'wrong' side of the road. Just take it easy at first, particularly in winter, and bear in mind that there may be other motorists around just as confused as you are.

WINTER DRIVING

Winter driving in Switzerland needn't be a survival course. Most motorists fit snow tyres (*Schneereifen/Winterreifen, pneu neige*) which, although not compulsory, help make winter driving safer. If you have an accident on snow in a vehicle not fitted with snow tyres, you may be considered to be at fault if the other vehicles involved have snow tyres, regardless of other circumstances. In some rural areas, roads aren't cleared of snow, in which case snow tyres may be a necessity. In towns, many roads are salted or gritted in winter, although some cantons are cutting down on the use of salt, because of its corrosive and anti-environmental properties. Due to the risk of corrosion, many motorists change to steel wheels in winter, rather than fit snow tyres to their expensive alloy wheels. Shop around for the best buys in winter tyres and steel wheels, as prices vary considerably (some of the best deals are offered by main car dealers).

It's necessary or compulsory to fit snow chains (*Schneeketten, chaîne à neige*) on a vehicle's driving wheels in some areas, particularly on mountain roads and passes (see below). If your car has 4-wheel drive, you're still required to fit snow chains to the front or rear wheels, although tests are being carried out on selected roads, where 4-wheel drive vehicles don't require chains. When chains are necessary, it's indicated by a road sign; ignore it at your peril — driving or sliding off a mountain can damage your health, not to mention what it can do to your car. Buy quality snow chains and practice putting them on and removing them **before** you get stuck in the snow — even

getting the container undone can be a trial with cold numb fingers, let alone fitting the things. Studded tyres (spikes) may be used on vehicles up to 3.5 tonnes from 1st November to 31st March. Vehicles with studs are restricted to 80kph (50mph) and aren't permitted to use motorways.

Special winter driving courses are held in all areas of Switzerland, where motorists can learn how to drive on snow and ice (however, don't expect to compete with Scandinavian rally drivers after a day's tuition). The cost is between Sfr. 100 and 150 and courses usually last a whole day. It's not necessary to use your own car, as you may hire one from the centre (better than wrecking your own). If you use your own car, you can take out special insurance cover for around Sfr. 15 to 20 a day. Contact your canton's motor registration office or the Swiss motoring organisations for more information (see page 209). The Swiss Conference for Road Traffic Safety (*Schweiz. Konferenz für Sicherheit im Strassenverkehr, Conférence Suisse de sécurité dans le Trafic Routier*) subsidises advanced and special driving courses (e.g. an anti-skid course), for both motorists and motorcyclists in many centres throughout Switzerland. For a list of courses telephone 031/25 44 14.

The edges of most rural roads are marked by around two metre high poles — necessary in areas where there's heavy snow (without the poles, even a light snowfall can obscure the edges of the road). Skis carried on ski roof racks should have their curved front ends facing towards the rear of the car.

A few final words of warning. Take it easy in winter. In bad conditions you will notice that most Swiss slow down considerably and even the habitual tail-gaters leave a larger gap than usual between them and the car in front. Even a light snow fall can be treacherous, particularly on an icy road. When road conditions are bad, allow two to three times longer than usual to reach your destination.

MOUNTAIN PASSES

Snow chains must be fitted to all vehicles crossing mountain passes in winter (even in summer, freak snow storms can make roads treacherous). Always check in advance whether a pass is open, particularly if using the pass means making a detour. A sign on the approach road to mountain passes indicates whether the pass is open (*offen, ouvert*) or closed (*geschlossen, fermé*) and whether snow chains are necessary.

The following mountain passes are open all year, although there may be reduced opening times in winter (e.g. from 7 a.m. to 6 or 9 p.m.): Bernina, Brünig, Flüela, Forclaz, Julier, Maloja, Mosses, Ofen (Il Fuorn), Pillon and Simplon. The Albula, Furka, Great St. Bernard, Grimsel, Klausen, Oberalp, San Bernadino, Susten and Umbrail passes are open from June to October. The exceptions are Lukmanier (May to November), St. Gotthard and Splügen (May to October) and the Nufenen pass, which is open from June to September only. The Great St. Bernard, St. Gotthard and San Bernadino passes have alternative road tunnels, open all year round. There is a toll of from Sfr. 16 to 32 (depending on your car's wheelbase) for using the Great St. Bernard road tunnel between Bourg St. Pierre and Aosta (Etroubles) in Italy.

The status (open/closed) of Swiss alpine tunnels is given on Swiss television teletext (304).

MOTORCYCLES

Motorcycles up to 50cc

The following rules apply to mopeds (*Motorfahrrad (mofa), vélomoteur*) up to 50cc. You must:

- be at least 14 years old
- obtain permission from a parent if younger than 18
- pass a written road rules test
- obtain a licence plate (*Kontrollschild, plaque*) and/or a *Vignette* from your community, which includes road tax and third-party insurance. The cost is between Sfr. 22 and 64 a year, depending on your canton of residence, and is renewable annually by 31st May. Insurance is also available from Swiss motoring organisations, e.g. Sfr. 18 a year for cover of Sfr. 1m from the VCS (see **Motoring Organisations** on page 209).
- have a lock fitted which blocks the steering or a wheel, or use a cable or chain lock
- wear a crash helmet

An application for a licence must be made to your canton's motor registration office with the following:

- your Swiss residence permit
- two photographs
- a completed application form, obtainable from your community.

The maximum permitted speed for a moped is 30kph. Motorists with a full motor car driving licence (Swiss or foreign) may ride a moped without passing a test or obtaining a special licence. Theft insurance can be taken out separately and breakdown assistance is available from Swiss motoring organisations for around Sfr. 20 a year.

Hundreds of moped riders are killed each year in Switzerland, mostly teenagers. If you have a child with a moped, it's important to impress upon him the need to take care (particularly in winter) and not take unnecessary risks, e.g. always observe traffic signals and signal before making a manoeuvre. Car drivers often can't see or avoid moped riders, particularly when they are riding at night without lights or when they dart out of a side street without looking. Mopeds in the wrong hands can and do KILL.

Motorcycles over 50cc

The following rules are applicable to riders of motorcycles (*Motorrad, moto*) over 50cc in Switzerland. You must:

- be at least 18 years old
- pass a written road rules test
- wear a crash helmet
- always use dipped headlights, day or night

- have valid third-party insurance
- always carry your insurance certificate and driving licence.

The same application form is used to apply for a motorcycle licence as for a car driving licence (see page 190) and includes an eye test. After you pass the written road rules test, a provisional licence is issued for three months. This can be extended for a further two months only, when a practical test must be taken. You can't ride a motorcycle over 250cc until you have held a full motorcycle licence for two years.

Imported motorcycles are subject to a Swiss serviceability control test and must meet Swiss specifications before they can be registered. It may be a better idea to buy a motorcycle in Switzerland, particularly a second-hand one, which are usually good value for money.

CAR PAPERS

The following papers must be carried when motoring:

- driving licence (Swiss if held)
- vehicle registration papers
- exhaust test certificate (Swiss registered cars only)
- your insurance certificate and green card (international motor insurance certificate) if applicable. All motorists must also carry their insurance certificate or green card when driving outside Switzerland.
- you should have a European accident report form (*Europäisches Unfallprotokoll*, *rapport européen des accidents routiers*), although it's not compulsory.

If you're stopped by the police and are unable to produce your car papers, you may be fined around Sfr. 20 on the spot. It's advisable to make a copy of all your car papers and keep the originals on your person or lock them in the glove box of your car.

ACCIDENTS

General

If you're unfortunate enough to be involved in a car accident (*Verkehrsunfall/Autounfall*, *accident d'auto*) in Switzerland, the procedure is as follows:

1. Stop immediately. Place a warning triangle at the edge of the road at least 50 metres behind your car on secondary roads, or 150 metres if on a fast road, e.g. a motorway. If possible a triangle should be placed in both directions. If necessary, for example, when the road is partly or totally blocked, turn on your car's hazard warning lights and dipped headlights and direct traffic around the hazard. In bad visibility, at night, or in a blind spot, try to warn oncoming traffic of the danger, e.g. with a torch, or by waving a warning triangle up and down.
2. If anyone is injured, immediately call a doctor or ambulance (dial 144 in most areas), the fire brigade (dial 118) if someone is trapped or oil or chemicals are

spilled, and the police (dial 117), as necessary. If someone has been injured more than superficially the police **MUST** be summoned. Only give first-aid if you're qualified to do so. Don't move an injured person unless absolutely necessary to save them from further injury and don't leave them alone except to call an ambulance. Cover them with a blanket or coat to keep them warm. The REGA helicopter service (see page 126) is available for the evacuation of seriously injured people (tel. 01/383 11 11).

3. If there are no injuries and damage to vehicles or property isn't serious, it's unnecessary to call the police to the accident scene. Contacting the police may result in someone being fined for a driving offence. If you and any other driver(s) involved aren't willing to let your insurance companies deal with the matter, then you're at liberty to call the police. For anything other than a minor accident it's advisable to call the police, as it will be too late to try and sort out who was at fault afterwards. Note that it's always advisable to report any minor accident to the police within 24 hours, to avoid any repercussions later (if someone else reports it and you don't, you could find yourself at a disadvantage). If the other driver has obviously been drinking or appears incapable of driving, call the police. In all cases you mustn't say anything which can be interpreted as an admission of guilt (even if you're guilty as hell). Apparently admitting responsibility for an accident, either verbally or in writing, can release your insurance company from responsibility under your policy. You must say nothing or only that your insurance company will deal with any claims and let the police and insurance companies decide who was at fault.
4. If either you or the other driver(s) involved decide to call the police, don't move your vehicle or allow other vehicles to be moved. If it's necessary to move vehicles to unblock the road, mark their positions with chalk. (Have you ever tried writing on snow or ice with chalk?) Alternatively take photographs of the accident scene if a camera is available, or make a drawing showing the positions of all vehicles involved before moving them (there's a space for this on the insurance accident report form).
5. Check whether there are any witnesses to the accident and take their names and addresses, particularly noting those who support your version of what happened. Write down the registration numbers of all vehicles involved and their drivers' names, addresses and insurance details. Give any other drivers involved your name, address and details of your insurance, if requested.
6. If you're detained by the police, you will have no right to contact anyone or to have legal representation. If travelling with a passenger, ask them to contact anyone necessary as soon as you realise you're going to be detained. Don't sign a statement, particularly one written in a foreign language, unless you're **certain** you understand and agree with every word.
7. If you have caused material damage, you must inform the owner of the damaged property as soon as possible. If you can't reach him, contact the nearest police station (applies also to damage caused to other vehicles when parking, etc.).
8. Complete the European accident report form (*Europäisches Unfallprotokoll*, *rapport européen des accidents routiers*) provided by your insurance company as soon as possible after the accident and send it to your insurance company, even

if you weren't at fault. **Don't forget to sign it.** If you have an accident, get another accident form as soon as possible (accidents usually happen in threes).

To help prevent adding to the accident statistics, keep a good distance from the car in front and pray that the tail-gater behind you isn't asleep and has good brakes.

Hit-and-Run Accidents

If you're the victim of a hit-and-run accident, report it to the local cantonal police immediately, preferably before driving your car away (if possible). They will inspect your car and take photographs. This isn't only to help them catch the offender, but to enable you to make a claim on a special federal insurance (*Bundesversicherung, assurance fédérale*) covering hit-and-run accidents. You or your insurance company must pay the first Sfr. 1,000 of a claim and the federal insurance will pay the rest. What a civilised country!

DRIVING & DRINKING

As you're no doubt aware, driving and drinking don't mix. In Switzerland, you're no longer considered fit to drive when your blood alcohol concentration exceeds 80 milligrams of alcohol per 100 millilitres of blood. The law regarding drunken driving is strict. If convicted you will lose your licence for a long period (at least a year), receive a heavy fine (in the Sfr. 1,000s) and may even be imprisoned. To ensure that they have the same impact on everybody, fines are usually calculated as a percentage of the offender's salary. Anything more than two small beers or two deci-litres of wine may be too much for some people. Random breath tests can be carried out by the police at any time.

If you have an accident while under the influence of alcohol, it could be very expensive. Your car, accident and health insurance can all be nullified. This means you must pay your own (and any third party's) car repairs, medical expenses and other damages. Note that anyone holding a driving licence and travelling in a car with a drunken driver, is held equally responsible under Swiss law.

If you sign a statement, declaring that you will never drink and drive, you can get a reduction on your car insurance from some Swiss insurance companies (e.g. Secura).

CAR THEFT

Car theft isn't as common in Switzerland as it is in many other European countries, although it's certainly not rare, particularly in major cities. One reflection of the low Swiss crime rate is that it's unusual for cars to be fitted with alarm systems in Switzerland (car thieves shouldn't be reading this). It's possible in most Swiss towns to park your cabriolet with the hood down and return to find, not only your car still there, but your radio/cassette and belongings also intact. Nevertheless, don't take any unnecessary risks and always lock your car and put any valuables in the boot or out of sight, particularly when parking overnight in a public place.

Outside Switzerland it's a different matter entirely. When visiting some of Switzerland's neighbouring countries you would be well advised to have excellent theft insurance and have your car fitted with every anti-theft device on the market. This is

particularly important if you own a car that's especially desirable to car thieves, e.g. a BMW, Mercedes or Porsche. For complete peace of mind, you're better off using public transport or hiring a car.

ROAD TAX

Road tax (*Verkehrssteuer, impôt sur la circulation*) rates in Switzerland vary considerably from canton to canton. Road tax is calculated on the engine size (CC), power (DIN-PS) or the weight of your car, depending on your canton of residence. Canton Ticino are the exception, where they charge a basic premium of Sfr. 150 and add the DIN-PS figure, times the weight of the car, divided by 800 (creating these calculations keeps civil servants in jobs). This means you will pay around Sfr. 170, for a car with a 1,000cc engine, Sfr. 300 for a 2,000cc engine and Sfr. 420 for a car with a 3,000cc engine (this is only a rough guide, as the power of a 1,000cc engine fitted with a turbocharger may be more than a car with a 2,000cc engine).

When you register a car with your canton's motor registration office, the road tax bill is sent with your car registration paper. A refund of car tax is possible if you leave Switzerland, change cantons or take your car off the road for more than 30 days (see **Car Insurance** on page 192). If you have two or more cars using the same registration number, you must pay road tax on the most expensive car only, as only one car may be on the road at a time (see page 192).

An additional motorway tax of Sfr. 30 applies to all vehicles up to 3.5 tonnes using Swiss motorways (see page 76).

PETROL

Only one grade of leaded petrol (super) is available in Switzerland, costing around Sfr. 1.10 a litre. Unleaded (*Bleifrei, sans plomb*) petrol for cars fitted with catalysers is available at all garages and costs eight cents less per litre than super (e.g. Sfr. 1.02). The price difference is fixed by the government to encourage the use of unleaded petrol. Super petrol is 98 octane, unleaded 95 octane (higher octane unleaded petrol, e.g. 98 octane, is rare in Switzerland). Diesel fuel is also widely available at about Sfr. 1.05 a litre. The price of petrol can vary from week to week, depending on the value of the US\$ and the world market price of crude oil (unlike in some countries, the price of petrol in Switzerland goes both up **and** down). The price of petrol varies by up to Sfr. -.10 a litre, motorway petrol stations being the most expensive and supermarkets the cheapest.

Many cars not fitted with catalysers can run quite safely on unleaded petrol. This may be indicated by a label inside your petrol filler flap or be stated in your car's handbook. If in doubt, ask the Swiss importer or the manufacturer of your car. A car fitted with a catalyser must never be filled with leaded petrol (super). To do so will damage the catalyser, which is expensive to repair or replace. To prevent errors, petrol pumps and pipes are colour coded, green for unleaded and red (for danger) for leaded. The nozzles of leaded (super) petrol pumps in Switzerland are also larger than those of unleaded pumps and won't fit the petrol filler hole of a car fitted with a catalyser. Nevertheless, pay attention, particularly when a garage attendant is filling your car. Note also that filling some cars (particularly high-performance cars) with unleaded petrol may damage the engine.

Most petrol stations are open from 8 a.m. to 10 p.m. When paying at self-service petrol stations, either tell the cashier your pump number or hand him the receipt which is issued by some pumps. Outside normal business hours, many petrol stations have automatic petrol pumps which accept Sfr. 10 and 20 notes. Petrol pumps also accept international credit cards (e.g. Eurocard, American Express), the Swiss eurocheque card (EC-DIRECT SERVICE), REKA cheques (see **Hiking Using Public Transport** on page 305) and credit cards issued by oil companies.

When travelling outside Switzerland, note that unleaded petrol isn't widely available in all countries. Generally there's no problem in western European countries with the exception of some areas of Greece, Portugal, Spain and Yugoslavia. However, few petrol stations sell unleaded petrol in eastern European countries. The Swiss motoring organisations ACS and TCS (see page 209) produce lists and maps of unleaded petrol stations for countries where obtaining it can be a problem. The availability of unleaded petrol is continually improving as more motorists demand it (particularly Swiss tourists). Always obtain up-to-date information from Swiss motoring organisations about its availability in the countries where you intend travelling.

Some foreign lead-free petrol pump nozzles may not fit your car, so carry a large funnel with you when motoring outside Switzerland. It's also a good idea to take a (very large) can of unleaded petrol with you. Note, however, that many countries have restrictions on how much petrol you're allowed to carry in your car (other than in the petrol tank) and plastic petrol cans are banned in some countries. Check the latest regulations with a Swiss motoring organisation. Petrol coupons are available from Swiss motoring organisations for motorists travelling in Italy and Yugoslavia, where petrol is almost as expensive as alcohol (coupons can also be purchased at border crossings).

SPEED LIMITS

The following speed limits are in force throughout Switzerland:

Motorways	120kph (75mph)
Country Roads	80kph (50mph)
Towns	50 or 60kph (31 or 37mph) or 50kph if not signposted
Residential Roads	30kph (18mph) or as signposted (sometime 30 or 40kph is signposted for sharp bends, etc.)

The speed limits on country roads and motorways were reduced from 100kph and 130kph respectively in 1984 for a trial period, which was made permanent in a referendum at the end of 1989 (speed limits are in any case, irrelevant to many Swiss motorists). In 1991, some cantons introduced controversial temporary speed limits (coupled with intensified speed checks) of 100kph for cars and 70kph for trucks on particular stretches of motorways, in an attempt to reduce summer smog.

When towing a caravan or trailer of up to 1,000kg in weight, you're restricted to 80kph (50mph) on motorways and 60kph (37mph) on all other roads. Mobile radar traps are regularly set-up around the country, in addition to permanent photographic radar traps. If you're caught speeding, the police may send you a souvenir picture of your car number plate, with the fine (*Busse/Strafe, amende*). Cameras are also

positioned at major intersections to photograph the registration numbers of cars which drive through red lights.

Speeding fines depend on the offender's number of previous offences and the speed above the legal speed limit. Usually you're allowed to be 10% over the limit, so if you're clocked at 55kph in a 50kph zone, or 88kph in an 80kph zone, you won't normally be fined for speeding. For marginal speeding (e.g. 15% above the limit) the fine is around Sfr. 20. If you're well over the speed limit (e.g. 50% over the limit), you must appear in court. Besides a hefty fine (e.g. Sfr. 500 to 1,000), you can lose your licence. When you're stopped by the police for marginal speeding, fines can be paid on the spot or by giro payment within 10 days (they **must** be paid on the spot if you're a foreign visitor, although the Swiss, unlike the French, won't usually impound your car). Swiss driving licences aren't 'endorsed' (stamped), where a number of offences (or points) results in an automatic ban. Nevertheless an accumulation of offences (not just for speeding) can result in a driving ban. Fitting and using radar warning devices is illegal in Switzerland and in most other European countries. You're forbidden to drive on motorways in the fast lane unless overtaking, and where signposted, below a minimum speed limit; you can be fined for doing so.

Many motorists have a complete disregard for speed limits, particularly during rush hours on motorways. The police could have a field day any time they wanted, although police cars are rarely seen on motorways (although they also use unmarked cars), except when attending accidents. Motorists tend to drive faster in southern Switzerland and are generally less disciplined than motorists in the north (maybe they are influenced by the proximity to France and Italy and their excellent wine).

GARAGES

Garages in Switzerland are generally open from 7 a.m. to 6.30 p.m. Most close for lunch between 12 a.m. and 1 p.m. Servicing and repairs are expensive (particularly in major towns) but the quality of work is generally of a high standard. You may find that smaller garages (not unqualified mechanics, but reputable garages who guarantee their work) are cheaper than main dealers.

If you require a major repair job or service and are able to drive your car, it may pay you to have it done outside Switzerland. Similarly, if you require new tyres or a new exhaust, they may be cheaper in one of Switzerland's neighbouring countries, even after paying import duty (see page 326).

Most garages, including all main dealers, will provide a replacement car (*Ersatzwagen, véhicule du remplacement*) for around Sfr. 20 a day, while yours is being serviced. Some garages will supply a free car when you have a service done and charge for petrol only.

ROAD MAPS

The following road maps (*Strassenkarte, carte routière*) are among the best available:

- Good free maps of Switzerland are available from city tourist information offices, car hire offices and many Swiss banks. Swiss National Tourist Offices sell a good map of Switzerland for Sfr. 1.

- An excellent road map of Switzerland is available at the bargain price of around Sfr. 2 from offices of the Zurich-Versicherungen insurance company.
- A detailed Swiss road map book called *Auto Schweiz (Suisse)* is published by Kümmerly + Frey, which also contains 35 town plans (also available without the town plans).
- The ACS and TCS Swiss motoring organisations produce many Swiss road maps (see page 209).
- Free local town maps are available from many tourist information offices. More detailed maps are available from book shops, news agencies, kiosks and railway station booking offices. Local village maps can usually be obtained from community offices.
- A safety road map of Switzerland is available from the Red Cross (for address see page 230).

Unfortunately Switzerland has no large-scale maps for rural areas, which contain a comprehensive street index. You must put your trust in 'St.' Christopher (who may not be able to help much, since he's had his sainthood revoked by the Pope). If he fails you, try St. Jude, the patron saint of lost causes.

CAR RENTAL

Major international car rental companies (e.g. Avis, Budget, Europcar, Hertz and Interrent) are represented in most cities in Switzerland and at international airports (open from 6.30 a.m. to 11 p.m.) and there are also a number of independents (e.g. Alsa and Ansa). Hertz have a lucrative agreement with the Swiss federal railways whereby you can order, collect or leave a Hertz rental car at over 700 railway stations. Discounts may be available if you book your car at least 24 hours in advance and return it to the pick-up point. One way rental is also possible. Cars can also be rented from many garages and local car rental offices in most towns. Look under car rentals (*Autovermietungen/Mietwagen, location de voitures*) in the telephone directory. Note that all rental cars in Switzerland have a special registration plate with a 'V' (for *vermietet* or rented) after the number.

Car rental is expensive. For example, a Ford Escort 1.4 from Hertz costs around Sfr. 125 per day, inclusive of insurance and unlimited kilometres. The same car can be hired for a weekend (12 a.m. Friday to 9 p.m. Monday) for around Sfr. 210. Cars can also be rented at a lower daily rate, but with a cost per kilometre. A collision damage waiver (CDW) is available (ca. Sfr. 20 per day for a Ford Escort), plus passenger accident insurance (Sfr. 5 per day). Rental costs can vary considerably between rental companies, particularly over longer periods (weekly and monthly rates are lower). In winter, rental cars are fitted with winter tyres and usually supplied with snow chains and ski racks at no extra charge. Rental cars can be ordered with a portable telephone and luggage racks and child's seats can be fitted for an extra charge. You can also hire a 4-wheel drive car, station wagon, minibus, prestige luxury car, armoured limousine or a convertible, and a choice of manual or automatic gearbox may be possible. Minibuses accessible to wheelchairs can also be hired (e.g. from Hertz).

To hire a car you require a valid Swiss, European or international driving licence which must have been held for a minimum of one year. The minimum age is usually 20 or 21 and may be 25 for some categories of cars. A deposit of between Sfr. 300 and 500 is required if you don't pay by credit card (national car rental companies also have their own credit cards). Don't be late returning a car, as it can be expensive.

Older cars can be hired from many garages at lower rates than those charged by the national car-hire companies. Vans and pick-ups are available from the major rental companies by the hour, half-day or day, or from smaller local companies (which once again, are cheaper). Some large stores (e.g. furniture stores such as Ikea) have vans which are available for rent by customers.

When you have your car serviced or repaired, most garages will rent you a car for a nominal fee or even provide a free car (see **Garages** on page 207).

MOTORING ORGANISATIONS

There are three Swiss motoring organisations: the Automobile Club of Switzerland (*Automobil Club der Schweiz (ACS)*, *Automobile Club Suisse*), the Touring Club of Switzerland (*Touring Club der Schweiz (TCS)*, *Touring Club de Suisse*) and the Transport Club of Switzerland (*Verkehrs-Club der Schweiz (VCS)*, *Association Suisse des Transports*).

There are few essential differences between the services provided by the two largest Swiss motoring organisations, the ACS and TCS, although charges vary. The services provided by the VCS are slightly more limited. The membership fees of the ACS depend on your canton of residence and vary from Sfr. 55 to 105 for active membership and Sfr. 25 to 55 for an active member's spouse or a junior (under 26). Annual membership of the TCS costs Sfr. 64 a year (one car only, Sfr. 38 for second car), plus an entrance fee of Sfr. 10. Membership of the VCS with breakdown assistance costs Sfr. 62 for an adult (over 20), Sfr. 39 for a junior (under 20) and Sfr. 74 for a family. The costs quoted cover one vehicle only. Company membership of all Swiss motoring organisations is also possible. Most of the following services are provided by both the ACS and TCS; some by the VCS:

- official control and pre-control serviceability tests
- estimation of repair costs
- verification of repairs and bills
- guarantee claims
- holiday luggage and travel insurance
- car, motorcycle and cycle insurance
- travel bureau and ticket office services
- hotel reductions
- valuation of secondhand cars
- legal and technical advice
- advice on buying cars
- running cost estimates (per km)
- sale of tyres and car accessories

- customs documents
- information about road conditions
- tourist information
- road maps and tourist guides
- free national and cantonal newspapers
- international driving licence
- translation of your Swiss driving licence
- petrol coupons for Italy and Yugoslavia.

Members of Swiss motoring organisations who breakdown anywhere in Switzerland, can call service telephone number 140 (24-hour service) for free help — non-members can also get assistance, but it can be expensive. Emergency SOS roadside telephones (painted orange) are provided on motorways and mountain passes throughout Switzerland. On motorways, black arrows on white posts at the roadside show the direction of the nearest SOS telephone (located every 1.6km). Keep your membership card in your car and quote your number when calling for help. In Switzerland, membership includes the breakdown patrol service, towing to a garage or transportation of your car to your home garage. In addition, the cost of a taxi to the nearest bus or rail station, a taxi home or an hotel will be paid, where necessary. Swiss motoring organisations have reciprocal arrangements with motoring organisations in most European countries.

All Swiss motoring organisations offer a comprehensive international travel insurance policy, called a protection letter (*Schutzbrief, livret*), which covers most travel accident possibilities. If you have a car accident or breakdown in a foreign land, the protection letter insurance will pay for hotel and medical costs, car hire and essential repairs, or shipment of your car back to Switzerland. This insurance is valid irrespective of the mode of transport used and can be taken out with the TCS for Europe (including Russia) and the Mediterranean countries, or the whole world. The VCS insurance covers Europe and the Mediterranean countries only and the ACS offer world-wide cover only. The cost from the ACS is Sfr. 80 a year world-wide with holiday cancellation insurance and Sfr. 55 without. The TCS charge Sfr. 70 a year for Europe (Sfr. 56 a year with a 3-year subscription) and an extra Sfr. 46 a year for world-wide cover. The VCS protection letter for Europe only, costs Sfr. 45, or Sfr. 55 with legal expenses insurance and holiday cancellation insurance.

The protection letter cover provided by each of the Swiss motoring organisations isn't identical. For example, holders of the TCS protection letter receive car rental vouchers and letters of credit to the value of Sfr. 3,500 (car rental Sfr. 2,000, letters of credit Sfr. 1,500). In addition to car hire (Avis or Hertz), letters of credit cover car repairs, emergency medical attention, legal aid, technical survey and police fines (resulting from an accident). The letters of credit and your identity card (*Ausweiskarte, carte d'authentification*), which must be signed, should be kept in a safe place. The TCS protection letter also covers holiday or travel cancellation fees, or fees incurred by curtailment of a holiday when caused by an emergency. The insurance provided by the protection letter is much cheaper than most holiday travel insurance, **but ensure that it includes all your travel insurance requirements.**

Legal expenses insurance (*Rechtsschutz, assurance de la protection*), which covers legal costs in the event of an accident, is available from Swiss motoring organisations

for Sfr. 55 to 65 a year, but is usually cheaper from your Swiss motor insurance company. The ACS or TCS can also help you when you're locked out of your car (better still to have spare keys or a friend who's a car thief).

The head offices of the Swiss motoring organisations are:

The Automobile Club of Switzerland (ACS), Wasserwerkstrasse 39, CH-3000 Berne 13 (tel. 031/22 47 22).

The Touring Club of Switzerland (TCS), 9 rue Pierre-Fatio, CH-1211 Geneva 3 (tel. 022/737 15 65).

The Transport Club of Switzerland (VCS), Bahnhofstr. 8, CH-3360 Herzogenbuchsee (tel. 063/61 51 51).

All Swiss motoring organisations have offices in major cities and towns.

PARKING

Parking in Swiss towns can be a problem, particularly on-street parking. In most towns there are many public and multi-storey car parks, indicated by the sign of a white 'P' on a blue background. In cities there are also hundreds of parking meters but they seem to be constantly occupied, particularly on Saturdays. Parking in towns can be expensive. Four hours parking in a centrally located city car park costs around Sfr. 8 (at least) and 24 hours can cost Sfr. 20 or more. Cheaper city parking is often available not far from city centres. You may prefer to drive to a convenient railway station or a park and ride (P + R) area, where bus or train connections are available to city centres. A P + R parking ticket may also include the cost of the bus or tram journey to and from the local town centre.

If you park in a multi-storey car park, make a note of the level and space number where you park your car (it can take a long time to find your car if you have no idea where to start looking). Tear-off slips showing the parking level (*Geschoss/Stockwerk, etage*) are usually provided at the lifts in multi-storey car parks. On entering most car parks, you take a ticket from an automatic dispenser (sometimes you must press a button). You must pay **before** collecting your car, either at a cash desk (*Caisse*) or in a machine, which may accept both coins and notes. **You can't pay at the exit.** After paying you usually have about 15 minutes to find the exit, where you insert your ticket in the slot of the exit machine (in the direction shown by the arrow on the ticket). In some ski resorts, parking in a multi-storey car park is free for skiers or anyone using the ski lifts. You must stamp your car park ticket, usually at the station above the car park level, in order to gain exit from the car park free of charge. Note that headlights should be used in all underground and badly lit garages.

Swiss companies may not provide employees with free parking facilities in large cities and towns. Outside main towns, parking is usually available at or near offices or factories. Disabled motorists are provided with free or reserved parking spaces in most towns, shopping centres and at airports, but must display the official disabled motorists badge inside their windscreen. Regular drivers for the disabled can also obtain special parking permits in some cities.

Apart from off-street parking (e.g. multi-storey car parks), the following kinds of legal on-street parking are provided in most towns:

- **Parking meters**, where the maximum permitted parking period varies from 15 minutes to 10 hours. Meter-feeding is illegal and you must vacate the parking

space when the meter time expires. Meters usually accept a combination of 20 and 50 cent and one franc coins. Most are in use from 7 a.m. to 7 p.m., Monday to Friday and from 7 a.m. to 4 p.m. on Saturdays (check the meter to be sure). Meters at railway stations may be in use 24 hours a day.

- **White zones**, indicated by white road markings, where free unlimited parking is permitted, as shown by a sign.
- **Blue zones** (*Blaue Zone, zone bleue*), indicated by blue road markings, require a parking disc (*Parkscheibe, disque de stationnement*) to be displayed behind your car windscreen. Parking discs are available free from Swiss motoring organisations, police stations, banks, hotels, insurance offices, kiosks and tourist offices. Motor accessory shops and garages also sell them for a few francs. The blue parking disc is valid from Monday to Saturday, for one-and-a-half hours free parking between 8 a.m. and 6 p.m. Free parking is permitted from 6 p.m. to 9 a.m. the next day. Set the time of arrival in the box on the left and the time you should leave is displayed in the box on the right, e.g. if you set 9 a.m. on the left, 10.30 a.m. will be displayed on the right. If you overstay your free time you can be fined.
Your Swiss parking disc is invalid in other countries, e.g. France, where they issue their own discs (you may be fined for using the wrong one).
- **Red zones** (*Rote Zone, zone rouge*), indicated by red road markings, where you may park for up to 15 hours free of charge. A red parking disc must be displayed behind your car windscreen (there's usually one on the other side of the blue zone parking disc).
- **Pay and display parking areas**, where you must buy a parking ticket (which shows the parking expiry time) from a ticket machine and display it behind your car windscreen. These areas include both on and off-street parking areas and may include park and ride (P + R) car parks, e.g. at railway stations. There may be a maximum parking period of around two hours in town centres.

The attitude towards illegal parking is much stricter in Switzerland than in many other European countries. You're forbidden to park on footpaths anywhere in Switzerland, unless signposted and marked otherwise (in some streets, parking spaces take up part of the footpath, which is clearly marked).

You can be fined for parking illegally in a private parking area. Parking illegally in reserved car parking spaces can result in a heavy fine, e.g. Sfr. 70 (private parking spaces may be reserved by local residents and not used during business hours only). Private parking spaces are sacred in Switzerland and very expensive (in some countries you can buy a detached house for the cost of a Swiss city parking space). For minor parking offences in some car parks, e.g. exceeding the permitted parking time, you may be fined Sfr. 5 only, which must be put into the envelope provided and deposited in a special box at the exit. In some towns you can be fined for parking facing the wrong way, i.e. you must be able to pull out directly into the flow of traffic on the same side of the road as you're parked. If you get a parking ticket, it will usually be thoughtfully accompanied by a giro payment form (*Einzahlungsschein, bulletin de versement*) and is payable within 10 days. You will be sent a reminder letter if you don't pay a fine on time and your fine may be increased as a consequence.

Be careful where you park your car in the mountains, particularly during spring when the snow is melting and the weather is wet or stormy. It's not unknown for falling rocks (even small ones) to make large holes in cars.

PEDESTRIAN ROAD RULES

The following road rules apply to pedestrians in Switzerland:

- Motorists are required by law to stop for a pedestrian waiting at a pedestrian crossing, **only** if the pedestrian signals his intention to cross **by giving a clear hand-signal or placing one foot on the crossing**. Take extra care when using pedestrian crossings in Switzerland, as Swiss motorists aren't fond of stopping and may even try to drive round you when you're on a crossing. If you come from a country where motorists are taught to approach pedestrian crossings with caution and to stop when pedestrians are waiting, **take extra care**.
- Pedestrians are forbidden to cross a road within 50 metres of a pedestrian crossing, bridge or subway.
- Teach your children the green cross code: look **left**, look **right**, look **left** again, before crossing the road (remember that traffic drives on the **RIGHT** hand side of the road). In school children are taught to stop, look, listen and walk.
- Pedestrians must wait for a green light before crossing the road at a pedestrian crossing with pedestrian lights, regardless of whether there's any traffic. You can be fined for jay walking, i.e. walking on the road and ignoring pedestrian lights or crossings.
- Pedestrians must use footpaths where provided or may use a bicycle path when there's no footpath. Where there's no footpath or bicycle path, you must walk on the left side of the road facing the oncoming traffic.

RAILWAY CAR TRAINS

The following scheduled railway car train services are in operation in Switzerland:

Tunnel Name	Between	Time (mins.)	Fare (Sfr.)
Lötschberg	Kandersteg - Göppenstein	15	17
Lötschberg/Simplon	Kandersteg - Iselle (Italy)	60	49
Simplon	Brig - Iselle (Italy)	20	25
Lötschberg	Kandersteg - Brig	60	34
Furka	Oberwald - Realp	15	20
Albula	Thusis - Samedan	75-105	85
Oberalp (winter only)	Andermatt - Sedrun	55-60	57

Fares shown usually include the car plus the driver only. The frequency of services vary from every 30 minutes to six trains a day (generally the longer the journey, the less frequent the service). **Long delays are possible during weekends and holiday periods.**

ROAD BOTTLENECKS & SHORT CUTS

Most traffic delays in Switzerland are caused by the hordes of road construction (destruction?) workers, who emerge from hibernation immediately the winter snows melt and frantically start digging up every road in sight. Nevertheless, there are a few more permanent bottlenecks which are best avoided, particularly during rush hours (most towns), weekends and public holidays. These include:

- Zurich is best avoided during the morning and evening rush hours (although it's more of an interruption in the motorway system, than a real bottleneck).
- Traffic on the Zurich-Berne motorway is often subject to long delays, particularly during rush hours and weekends. The two lanes are totally inadequate for this busy stretch of motorway, which, to make matters worse, seems to be in a perpetual state of repair. Alternative routes may be even slower, but may help extend your lifespan by reducing your blood pressure.
- Kandersteg/Göppenstein (Lötschberg) and Kandersteg/Brig railway car trains. These can save you a lot of time, but take heed; during public holidays and weekends you can wait up to three hours. In winter the Goppenstein road is sometimes closed due to heavy snow, so all car trains must go to or from Brig. In this case it's better to forget the car train and take the N9 motorway via Montreux, Freiburg and Berne (when travelling west or north).
- When travelling between Basle and Zurich, a shorter and quicker route than the E17/N1 motorway is to take the N3 motorway from Basle for Rheinfelden/Schaffhausen and follow the Zurich signs via Brugg. The motorway ends at Frick. When going to Basle from Zurich, leave the E17/N1 at the Baden-West exit and follow the signs for Brugg/Basle.
- The St. Gotthard tunnel at 16.3 kilometres (around 10 miles) is one of the longest in Europe. Long delays are often experienced here during public holidays and weekends, due to single lane traffic and the regulated traffic flow to reduce tunnel pollution. The route over the St. Gotthard pass (open May to October only) offers beautiful views, but is often very busy and even slower than the tunnel.
- Geneva is to be avoided at any time when motoring.

MOTORING ABROAD

If you're a non-European, you may be unfamiliar with the road rules and regulations in other European countries, which often differ from those in Switzerland. The following tips and hints are designed to help ensure your survival:

- Don't forget car registration and insurance papers, passports, identity cards, visas, children, inoculation certificates for pets, etc. Make sure you have sufficient local currency for petrol, road tolls, border insurance, food, fines, etc.
- Make sure you have valid insurance. A green card is obligatory for Andorra, Bulgaria, Greece, Poland, Portugal, Rumania, Spain, Turkey (European and Asian sectors) and Yugoslavia and recommended for all other European countries. For other eastern European countries, it's usually mandatory to buy car insurance at

the border. A green card is available at no extra cost when you're insured with a Swiss insurance company.

- Travel insurance, e.g. the protection letter available from Swiss motoring organisations (see page 209). When motoring in some countries, it's also a good idea to take out extra legal protection insurance (which may be included in the protection letter). For example, without bail bond insurance in Spain, they may lock you up and throw away the key if you're involved in an accident.

Note that the procedure following an accident isn't the same in all European countries, although most western European countries use the European accident report form (*Europäisches Unfallprotokoll, rapport européen des accident routiers*) provided by Swiss insurance companies. **As a general rule, for anything other than a minor accident it's advisable to call the police, although in some countries, e.g. France, this may result in someone being fined (someone has to be held responsible for an accident). In eastern European countries you should always call the police.**

- Check that your car complies with local laws and that you have the necessary equipment. For example, spare tyre, warning triangle, first-aid kit, fire extinguisher, petrol can (plastic cans are forbidden in some countries) and headlight beam deflectors (UK and Ireland). Check the latest regulations with a Swiss motoring organisation.
- Make sure you have sufficient spares etc., particularly if you're driving a rare or exotic car (i.e. any British car). Spain and some other countries require motorists to carry a spare set of bulbs and fuses.
- If you're a member of a Swiss motoring organisation (see page 209), you're covered by reciprocal breakdown services in most European countries. Obtain a list of telephone numbers from a Swiss motoring organisation, for example, for Switzerland's neighbours: Austria is 120, France is 05 106 106, Germany is 19211 and Italy is 116. If you're not a member, it's a good idea to join.
- Seat belts must be worn in all European countries. In Finland, Norway and Sweden, dipped headlights (low beam) must be used at all times. All vehicles registered in France are required to emit a yellow beam (yet another example of *vive la différence*) and it's advisable for visitors to comply with this ruling. This can be done by painting your headlamps yellow with special paint.
- In some countries a lucrative spin-off of the tourist trade is collecting speeding fines. If you're caught speeding in France (even marginally) you may be faced with a fine in the Ffr. 1,000s; if you can't or won't pay they have a simple solution — they impound your car. Note that maximum speeds for motorcycles on European motorways aren't always the same as for cars.
- If your car runs on unleaded petrol, make sure it's available in **all** the countries you intend to visit or pass through (see **Petrol** on page 205). Petrol coupons for Italy and Yugoslavia can be obtained from Swiss motoring organisations or at borders.
- Vouchers for road tolls on Italian motorways and a free breakdown service by the Italian motoring organisation (ACI) are available from Swiss motoring organisations or Italian frontier posts.

- In the UK and Ireland, traffic drives on the left. Fortunately the majority of British and Irish motorists are quite civilised and most foreigners don't find it a problem.
- Bear in mind that road rules and regulations, signs and driving habits **aren't** the same in all countries, for example, French signposts which appear to point to the left or right often mean straight ahead (no joke).
- If your car doesn't have an alarm system fitted, use a visible lock, for example, a lock for your steering or gear stick. This may not deter a determined thief but will put off the casual joy rider. In some countries, people will be queuing up to steal your shiny new BMW, Mercedes or Porsche (see **Car Theft** on page 204).
- A good map is useful, particularly when you're lost.
- If you're planning a long journey, a mechanical check-up for your car is a good idea, particularly if it was a long time since its last service.
- The legal blood alcohol level may be lower than in Switzerland and alcoholic beverages are often stronger; it usually varies from 0.2 to 1.0 (or 20 to 100 milligrams of alcohol per 100 millilitres of blood). **Note that in some countries it's zero, which means you're not allowed to have any alcohol at all in your blood when motoring.**
- An international driving licence or a translation of your Swiss or foreign driving licence is necessary in some countries (check with a Swiss motoring organisation).

When driving anywhere **NEVER** assume that you know what another motorist is going to do next. Just because he's indicating left doesn't mean he's **really** going to turn left — in some countries he's more likely to be turning right, stopping or about to reverse. Don't be misled by any semblance of road discipline and clearly marked lanes. Try to be courteous, if only in self-defence, but don't expect others to reciprocate.

The most dangerous European countries in which to drive vary according to which newspaper or magazine you read and whose statistics they use. What is certain is that the likelihood of having an accident is much higher in some countries. Note that in Germany there are no speed limits on motorways, so take extra care before pulling out into the 'overtaking' lane, as that car in the distance in your rear view mirror may be right behind you (or into you) in seconds, at speeds of over 200kph. In winter take extra care, as ice and snow can make driving particularly hazardous.

Driving in some European cities can be totally chaotic, a bit like a fun-fair dodgem car track without the fun and nerve-wracking at the best of times. It's no way to spend a relaxing holiday. If in doubt about your ability to cope with the stress or the risks involved, you would be wiser to fly or take a train.

LEARNING TO DRIVE

The following points are applicable to learner drivers in Switzerland:

- you must be at least 18 years old
- you must display an 'L' plate (white L on a blue background) at the rear of your car
- you're not permitted on busy roads, including motorways, until you're proficient enough (there seem to be a lot of learners around **without** L plates)

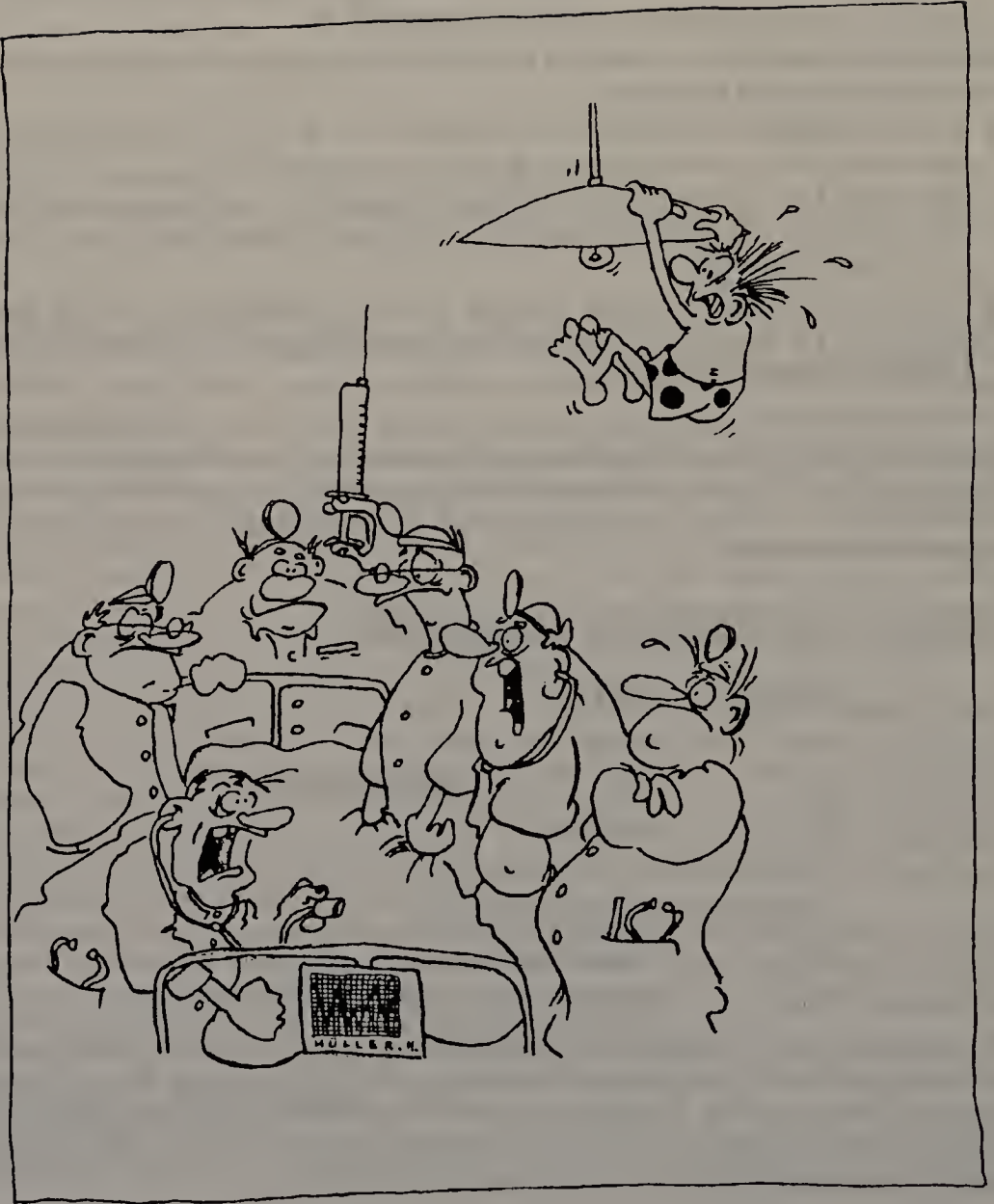
- a fee of around Sfr. 185 is payable (depending on your canton), which includes the cost of the provisional driving licence and the test fee
- the Swiss driving test includes a practical and written examination, which can be taken in English and other foreign languages. A booklet containing the 600 possible questions of the basic theory examination can be obtained from your canton's motor registration office for around Sfr. 8.
- you must always be accompanied by a qualified driver who has held a full driving licence for at least three years
- it's not compulsory to take driving lessons with a driving school (*Fahrschule*, *auto-école*) before obtaining your licence. Nevertheless it's a good idea, as the instructors know the standard demanded by examiners. Instruction is available in most languages. Reckon on about 20 to 30 hours of instruction costing between Sfr. 60 and 70 an hour.
- you must complete a 10-hour first-aid course (*Nothelferkurs*, *cours de premier secours*) at a federally approved institute, e.g. the Migros Club School (see **Day & Evening Classes** on page 285).

The practical driving test can be taken only three times. After the third failure you must see a recognised psychologist who will decide if you're psychologically fit to drive (many 'qualified' drivers would immediately be confined to a padded cell if they had to take this test). On the recommendation of the psychologist you may take the test a fourth and final time.

USEFUL TELEPHONE NUMBERS

Number	Service
117	Police)
118	Fire) emergencies only
144	Ambulance*)
(* not all areas — see page 126)	
01/383 11 11	Helicopter Rescue
140	Vehicle Breakdown
163	Road Reports (recorded information)

The above telephone numbers can be dialled from anywhere within Switzerland and are manned or provide recorded information (in the local language: French, German or Italian) 24-hours a day. Coins are required (Sfr. -.40) to dial an emergency number from a payphone, so keep a few 20 cent coins handy in your car. See also **Emergency Numbers** on page 125.



11.

HEALTH

You will be pleased to know that Switzerland has a wealth of modern hospitals, excellent doctors and efficient nurses, all employing the latest medical techniques and equipment. If you must get sick you could hardly choose a better place (providing you're insured or can pay the bill). Although Swiss health insurance is expensive (only North Americans and Swedes spend more on health care) and getting dearer, there are generally no waiting lists for operations or hospital beds and the standard of treatment is second to none. One yardstick often used to measure the quality of health care is the infant mortality rate, which in Switzerland is the lowest in the world (around three deaths in the first year for every one thousand live births). The Swiss life expectancy (81 for women, 74 for men) is also among the world's highest.

The Swiss are among the healthiest people in the world, although according to some reports, the famous Swiss air isn't always as fresh as the guide books would have you believe. Despite strenuous efforts to reduce pollution, impure air in the major Swiss cities is causing health problems (mainly respiratory ailments and allergies), particularly among children. However, the Swiss are excessive when it comes to health matters and compared to what passes for fresh air in many countries, their city air is pure oxygen. Some of the pollution may be caused by smokers, as Switzerland rates fifth highest in the European smoking league and has a high proportion of young women smokers.

The Swiss are prominent in the lucrative immortality business (body, mind and soul transplants), including plastic surgery, rejuvenation and regeneration clinics (cellular rejuvenation and revitalisation), spa treatment centres and therapies by the dozen. Cellular rejuvenation (a snip at around US\$8,000) patients are injected with live sheep cells — Switzerland abounds with geriatrics prancing around like spring lambs.

Hay fever sufferers can obtain the daily pollen count (*Pollenbericht, pollen bulletin*) between March and July from telephone service number 187, Swiss television telctext (483) and the daily newspapers. You can safely drink the water in Switzerland (but the wine and beer taste much better).

EMERGENCIES

In an emergency (*Notfall, urgence*) do one of the following:

- Call your family or personal doctor (outside surgery hours a telephone answering machine will give you the telephone number of the doctor on call).
- Call 144 for an ambulance (without a doctor) in most cities (see page 125). In most cities ambulances are equipped with cardiac equipment and special cardiobiles are provided for emergency cases.
- If you're physically capable, you may go to the emergency treatment centre (*Notfalldienst, service d'urgence*) of a hospital, or an emergency clinic (*Pikett-Dienst, permanence*) in French-speaking Switzerland. You may need to show proof of your health insurance. Emergency cases involving non-Swiss residents without insurance and no means to pay, may even be turned away (although unlikely and never in a life or death situation).

In major cities a telephone number is provided where a doctor is available to advise you on medical and psychiatric emergencies. Call the telephone operator on 111 and ask for the emergency medical Service (*Ärztlicher Notfalldienst/Zentrale Örtliche*

Notfalldienst, médecin de service). The operator keeps a list of doctors, dentists, chemists and veterinarians (a horse doctor may be better than none) who are on call 24-hours a day. Doctors and dentists are categorised by speciality, location and the languages spoken.

Keep a record of the telephone numbers of your doctor and local hospital inside the front page of your telephone book with other emergency telephone numbers (see page 125). Emergency first-aid information is available at the back of all telephone directories in French, German and Italian.

ACCIDENTS

If you have an accident resulting in an injury, either to yourself or a third party, inform the following, as necessary:

- your family or any doctor (if treatment is necessary)
- the police (may be compulsory within 24 hours)
- your accident insurance company (who will send you a form to complete)
- your employer (as soon as possible).

If you have an accident at work, report it to your manager or boss as soon as possible (stop the bleeding first). An accident report form must be completed for all accidents where medical treatment is necessary and which result in a claim on your accident insurance.

As a general rule, Swiss accident or health insurance policies pay for medical treatment only when the patient remains in Switzerland. Journeys abroad while undergoing a course of treatment for an accident, may require the consent of your insurance company. The length of time during which you remain on full pay after an accident, usually depends on your length of service (see page 241).

Carry a card or other notification of your blood group, particularly if it's rare, and note any medicine taken regularly, e.g. insulin or pills for a heart complaint. If you have a serious allergy or medical condition, it's wise to carry a 'medical alert' card or wear some form of identification (e.g. a special bracelet or watch strap) in order to warn a doctor if you're unconscious.

For information on how to prevent and avoid accidents (traffic, sport, household, garden and leisure), contact the Swiss Bureau for the Prevention of Accidents (*Schweiz. Beratungsstelle für Unfallverhütung, Bureau suisse de prévention des accidents*), Laupenstr. 11, Postfach 8236, CH-3001 Berne (tel. 031/25 44 14). The bureau publishes numerous free leaflets and a magazine, available on subscription for Sfr. 15 (5 issues) per year.

DOCTORS

There are excellent doctors (*Arzt, médecin*) everywhere in Switzerland, many of whom speak reasonable or good English. Many embassies in Switzerland keep a list of English-speaking doctors in their area (or doctor's who speak their national language) and your employer or colleagues may also be able to recommend someone.

Doctors are listed in telephone directories under *Aerzte, médecin* and their speciality. General practitioners (GPs) or family doctors are listed under *Allgemeine*

Medizin, médecin général. The sign ☉ alongside a telephone number signifies a 24-hour answering service. Most doctors list both their surgery and home telephone numbers. Many major cities operate an emergency medical service (*Ärztlicher Notfalldienst, médecin de service*) where a list of doctors is kept, categorised by speciality, location and languages spoken. Call the telephone operator on 111 for information.

If you're working or studying in Switzerland, it may be mandatory to have health insurance (see page 243), which may also influence your choice of doctor. You may usually go to any doctor anywhere, although different cantons have different rules and procedures. Except in emergencies, an appointment must usually be made. Most surgeries are closed on one day or afternoon a week and many doctors have Saturday morning surgeries. Be prepared to wait anything up to an hour past your appointment time (the only time your doctor will be punctual is when you're late). Doctors in Switzerland make house calls only in dire emergencies.

There are specialists for many fields of medicine in Switzerland, which in many countries would be treated or dealt with by a general practitioner (GP). These include specialists for children's illnesses, internal disorders and maternity related problems. Your doctor is able to proffer advice or provide information on any aspect of health or medical after-care, including blood donations, home medical equipment and special counselling. Many doctor's surgeries in Switzerland are equipped to do simple tests (blood, urine, etc.), take X-rays and carry out most out-patient treatment performed in a clinic or small hospital. This is particularly true in villages and remote areas, where the nearest clinic or hospital may be some distance away.

It's not always necessary to be referred to a specialist by your family doctor. You're usually free to make an appointment directly with, for example, an eye specialist, gynecologist or orthopaedic surgeon. If in doubt, ask your health insurance company for advice. Note that there may be a long waiting list for an appointment with a specialist if you aren't an urgent case and your GP may be able to get you an earlier appointment.

If you go to your doctor for treatment of an injury as the result of an accident (e.g. skiing), you must inform your accident insurance company within three months. If you're employed full-time, treatment is free, as you're covered by your compulsory accident insurance (see page 240).

MEDICINES & DOCTOR'S BILLS

Medicines prescribed by a doctor are obtained from a pharmacy (*Apotheke, pharmacie*) denoted by the sign of a green cross on a white background. At least one pharmacy is open outside normal opening hours in all areas (they are published in local newspapers and posted on the doors of pharmacies) for the emergency dispensing of medicines and drugs. In most cities several pharmacies are open until late evening and in some a 24-hour service is provided. Ask the telephone operator (tel. 111) for the address.

If there's not a pharmacy in the village where your doctor practices, he'll usually supply you with medicines or drugs from his own stores. If he doesn't have them in stock he'll write a prescription. Some medicines aren't recognised by a health fund and you must pay the full cost for them. Usually your doctor will tell you when this is the case and may offer to prescribe an alternative.

Non-prescription medicines or drugs can be bought from an pharmacy or a drug store (*Drogerie, droguerie*) and are expensive. A drug store stocks non-prescription medicines, cosmetics, toiletries and cleaning supplies. They also sell a few unexpected items, like alcohol — official recognition of its medicinal qualities perhaps (only when taken in moderation, naturally). A health food shop (*Reformhaus, magasin de produits diététiques*) sells health foods, diet foods and eternal-life-virility-youth pills and elixirs, for which the Swiss are famous.

Medicines or drugs are prescribed in the following three ways:

- once only when the prescription is filled
- one repeat dose without the need for a second prescription
- repeat doses as often as necessary within a three month period.

The procedure for filling prescriptions and paying doctor's bills when you're a member of a health fund (*Krankenkasse, casse maladie*) varies. The usual method is as follows:

1. Obtain a health insurance form (*Krankenschein, bulletin de maladie/feuille - maladie*) from your health fund in advance. For example, when you have made an appointment with your doctor. The insurance form consists of three parts: one part for the pharmacist, one part for the doctor and one part for yourself.
2. When you visit the doctor, give him the part of the insurance form marked doctor. He'll use this either to bill your health fund or to bill you directly. Your doctor may simply stamp the insurance form and give it back to you. When you receive his bill, send it with the stamped form to your health fund.
3. If applicable, take the part of the insurance form marked pharmacist (*Apothekerschein, feuille de pharmacie*) to a pharmacy with your prescription and get it filled. The form is valid for three months and is simply a document allowing you to obtain prescriptions without payment, during its three-month validity period. Think of it as a credit note from your health fund.

You will require a pharmacy form for each pharmacy you go to, so it's simpler if you go to a pharmacy where you have already received medicines and where you have already lodged a valid pharmacy form. You may pay for prescriptions and provide the pharmacy with a form later, when you will be refunded in full.

4. At the end of the 3-month period, the pharmacy will send their bill to your health fund. The health fund will bill you for at least 10% of the total cost (depending on your salary) of all 'officially approved' medicines and drugs supplied during the 3-month period (less for a child). You will be billed in full by your health fund for medicines and drugs not officially approved.
5. When you receive the bill from your doctor, send it with the stamped insurance form from your doctor (see 2. above) to your health fund. If your doctor has written his bill on his part of the insurance form, just send it to your health fund. They will reimburse you in part or total, depending on the treatment received and your level of insurance cover. Irrespective of when you receive your money from the health fund, you must pay the doctor's bill when due (usually within 30 days).

If you send your health fund your bank account details (bank name, branch and account number) or post office account number, they will pay refunds directly into your account and advise you when payment has been made.

An alternative to using a health insurance form (described above) is to pay prescriptions and doctor's bills yourself and then send the bills to your health fund. Your health fund will reimburse you up to 90% of the cost (depending on the treatment received and your salary). Most health funds would prefer you to use the health insurance form payment method. This may also be more convenient for you, particularly if you're undergoing a course of treatment (for example, in connection with a pregnancy) over a period of time, requiring a number of prescriptions. If you belong to a private health insurance scheme (*Krankenversicherung, assurance maladie*), you're usually required to pay all doctor's bills and prescriptions and then reclaim the cost from your insurance company.

Most health funds have different rates depending on your salary and marital status, which vary considerably from canton to canton (see page 246). You're required to pay either Sfr. 30 up to a total bill of Sfr. 300, or, if you're in the higher income bracket, Sfr. 50 up to a total bill of Sfr. 500 (thereafter you pay 10% of the bill).

Keep all receipts for health treatment. If your family's total health bills (including dental bills) which aren't covered by your health insurance, amount to 5% or more of your annual income, then you're able to offset the cost against your tax bill.

HOSPITALS & CLINICS

Most Swiss towns have a hospital (*Krankenhaus/Spital, hôpital*) or clinic signposted by the international hospital sign of a white 'H' on a blue background. Hospitals are listed in telephone directories under *Spitäler, hôpitaux*. Depending on the canton and area of Switzerland, hospitals may be designated as cantonal, zonal, regional, specialised or a private clinic. A general hospital, called a *Kantonsspital, hôpital cantonal*, is the largest and best equipped with the most experienced staff. Clinics are usually private and treatment there isn't generally covered by a health fund or medical insurance, unless specifically stated in your policy. In French-speaking Switzerland there are emergency clinics (*Piquet-Dienst, permanence*) which provide 24-hour treatment for minor accidents and medical emergencies (there are also 24-hour dental and veterinary emergency clinics).

Except for emergency treatment, you may be admitted or referred to a hospital or clinic for treatment, only after consultation with a doctor. Normally you're admitted to a hospital in your own canton (or zone in a city), unless specialist surgery or treatment is necessary which is unavailable there. In an emergency outside your canton of residence, you will obviously be treated in the nearest hospital. Children are usually treated in a special children's general ward, well stocked with games, toys, books and other children. Children who require long-term hospitalisation may, depending on their health, be given school lessons in hospital.

Your choice of hospital and doctor will depend on your level of health insurance cover (see page 243) and the particular medical problem. The type of hospital accommodation will depend on your level of insurance; patients with standard cover are accommodated in a general ward (4 or 8 beds), half private (2 beds) and private (1 bed). Many doctors treat patients at particular hospitals only and you may have to choose between having your usual doctor or specialist attend you, or treatment in a

particular hospital. Patients in general wards (without private or half-private insurance) are usually unable to choose their doctor. This may be important, as not all doctors speak good English. Nurses are also unlikely to speak English, particularly in French and Italian-speaking areas.

If you're not a member of a health fund or don't have Swiss medical insurance, hospitals usually require a deposit on your admittance (they aren't taking any chances on your survival). The deposit may range from Sfr. 2,000 to 10,000 and will depend on whether you're resident in the canton in which the hospital is located, elsewhere in Switzerland or abroad. The actual cost of treatment will be calculated later and you will receive a rebate or a bill for the difference; usually they will overestimate the cost. In some private clinics, foreign patients must make deposits of up to Sfr. 50,000 on admission.

Hospital visiting times are shown in telephone directories. Visiting hours vary depending on whether you're in a private, half private or general ward. No prize for guessing which patients have the most generous visiting hours. In a private clinic there may be no restrictions on visiting.

A publication entitled *Private Clinics in Switzerland* (there are over 100) and a brochure giving particulars of convalescence homes and hotels are available from the Swiss National Tourist Office (see page 275). Information is also available from the Association of Swiss Private Clinics, Rain 32, Postfach 4202, CH-5001 Aarau (tel. 064/24 12 22).

CHILD BIRTH

Child birth in Switzerland usually takes place in a hospital, where a stay of seven days is normal. The husband is usually encouraged to attend the birth, unless difficulties are expected or he looks like he's about to faint or worse (one patient is all they can handle at a time).

It's expensive to have a child in Switzerland and if you don't have medical insurance (or a huge bank balance), the only alternative to a large bill may be to have your child abroad, e.g. in a country where you're entitled to free treatment or where treatment is cheaper. If you were pregnant on joining your health fund, the fund won't be liable for your confinement costs, but may pay the hospital fees and bill you later.

Many Swiss hospitals are like hotels, where you can choose between a single or double room, with or without a bath or toilet (there's sometimes a long wait to use a shared toilet) and meals are served *à la carte* with wine (if permitted). Your insurance cover may be the deciding factor, unless of course, someone else is paying the bill. Some private clinics are covered by health fund insurance (private hospital cover) and have special rates for child birth, but may not cover a birth by caesarian. Ask for a list of charges in advance. You may choose a gynecologist in advance (if you don't, one will be assigned at the hospital) and you can usually request an English-speaking midwife (see also **Hospitals & Clinics** above).

When you give birth in a Swiss hospital, you need to provide a name or names (make a long list in case you have sextuplets) for both sexes in advance, **from an approved list of names**. The approved list of names may not apply to foreigners, although you may have to show that the name you choose is normal in your country (how do you do that?). Foreigners giving birth in a Swiss hospital must bring the following papers with them on admittance:

- passport
- Swiss residence permit
- marriage licence or divorce papers *
- birth certificates of both parents *

* May not be necessary, but check in advance.

Don't forget to notify your health insurance company of your new arrival. Insurance for children is mandatory and can be done in advance from the expected month of birth. If you give birth prematurely, remember to inform your health insurance company. Notify your employer of the birth and check that the child allowance (see page 56) is paid with your or your husband's salary.

Most communities provide a free post-natal nursing service (*Säuglingsschwester, nurse*). The nurse will visit you at home (usually only once) after you have given birth. Thereafter you may take your child to the nurse's clinic for regular health checkups, during the year following birth. She's an excellent source of advice on any baby health questions, but may only speak the local language. The nurse will provide a certificate if you breast-feed your child, for which many communities pay an allowance. Switzerland has a comprehensive vaccination programme for babies and children of all ages.

Your local community may present you with a toy for your child or a birth allowance of between Sfr. 200 to 600 in some cantons. You will also be inundated with advertisements for everything from baby food and toys, to banks offering to make a donation of Sfr. 20 to 50 if you open a savings account for your child.

DENTIST

There are excellent dentists (*Zahnarzt, dentiste*) everywhere in Switzerland, many of whom speak reasonable or good English. Many embassies keep a list of English-speaking dentists in their area (or dentists who speak their national language) and your employer or colleagues may also be able to recommend someone. Dentists are listed in telephone directories under *Zahnärzte, dentiste*. The sign Ø alongside a telephone number indicates a 24-hour answering service. Some dentists have Saturday morning surgeries.

Most major cities have a special dental emergency telephone number, where a list of dentists is kept, categorised by speciality, location and the languages spoken. In some areas (e.g. Geneva) there are 24-hour emergency dental clinics. Call the telephone operator on 111 for information.

Many family dentists in Switzerland are qualified to perform special treatment, e.g. periodontal work, which in many countries is carried out by a specialist. Dental treatment is expensive, so it will pay you to keep your mouth shut during dental visits. For example, around Sfr. 5,000 to straighten a child's teeth isn't unusual. Dental treatment is cheaper in all of Switzerland's neighbouring countries and may be even less in your home country. This option, although less convenient, may be worth considering if you're faced with a huge bill (see also **Dental Insurance** on page 249).

OPTICIAN

The optician or optometrist (*Optiker, opticien*) business is very competitive in Switzerland. Prices for spectacles and contact lenses aren't fixed, as they are for many other professional services, so it's wise to compare costs before committing yourself to a large bill. The prices charged for most services (spectacle frames, lenses, hard and soft contact lenses) vary considerably and are usually more expensive than in many other European countries. For example, soft contact lenses are obtainable in Germany for about half the average Swiss price of around Sfr. 750 and are available in the UK for a third of the Swiss price.

You may go to an oculist or eye specialist (*Augenarzt, oculiste*) for an eye test. An oculist can usually make a more thorough test of your eyesight than an optician and is able to test for certain diseases which can be diagnosed from eye abnormalities, for example, diabetes and certain types of cancer. The oculist will give you a prescription for your optician and you may return for another check after you have had your prescription filled, usually at no extra cost (it's included in the cost of your first visit). If you belong to a health fund, the two visits to the oculist will cost you Sfr. 30 (or Sfr. 50 for those on high salaries).

COUNSELLING & SOCIAL SERVICES

All cantons in Switzerland provide counselling (*Beratung, conseil*) and assistance for special health and social problems. These include drug rehabilitation; alcoholism (Alcoholics Anonymous); gambling; attempted suicide and psychiatric problems; youth problems; battered children and women; marriage counselling; and rape. Many cantons also have a special telephone number for children, where they can get confidential help, e.g. in cases of physical or sexual abuse by their parents.

Counsellors provide advice and help for sufferers of various diseases (e.g. multiple sclerosis, muscular dystrophy) and the disabled (e.g. blind, deaf). They also help very sick and terminally ill patients (e.g. cancer and leukemia) and their families to come to terms with their situation. The Samaritans (*Die dargebotene Hand, la main tendue*) also provide a free telephone (143) counselling service in times of personal crisis (see page 126).

In times of need there's always someone to turn to and all services are provided in the utmost confidentiality. In major towns, counselling is usually available for foreigners in their own language. If you need help desperately, someone speaking your language will be found. Many cantons publish a handbook of counselling centres. Contact your canton's health service (*Kantonärztlicher Dienst des Gesundheitsdepartment, service médical cantonal*) or ask your family doctor for advice.

BIRTHS & DEATHS

Births and deaths in Switzerland must be reported to your local registrar office (*Zivilstandamt, bureau de l'état civil*). In the case of a birth in Switzerland, registration will be carried out by the hospital where the child is born. (If your child is born en route to the hospital, there will be an exciting legal wrangle to decide its community of birth.)

In the event of the death of a family member who's a resident of Switzerland, all interested parties must be notified (see **Chapter 19**). A body can be buried or cremated in Switzerland or the body or ashes can be sent to another country. Note that burial land in Switzerland is recycled after 25 years, when graves are excavated and the land reused for further burials. For more information contact your community office. A death certificate may be required before probate can be granted for a will.

Births and deaths must be reported to your local consulate or embassy, for example, to get a national birth certificate and passport for a child (a Swiss birth certificate is issued automatically).

SOCIAL DISEASES

Like most western countries, Switzerland has its share of Aids cases and the number is doubling each year. In 1990 the figure was around 122 cases per million people, which is the highest rate per capita in Europe. As part of the Swiss campaign against Aids, many supermarkets and department stores (e.g. Migros) stock condoms (*Präservatives, préservatif*) in the cosmetic sections. (Although they are called 'preservatives' in German, don't expect to find them in the food section in different flavours.) As the Swiss campaign advertisement says, 'For Aids protection, use condoms' (*Vor AIDS schützen, präservative benutzen, pour la lutte anti-SIDA utiliser des préservatives*). All cases of Aids and HIV positive blood tests in Switzerland must be reported to the federal authorities (patients' names remain anonymous).

The spread of Aids is accelerated by the sharing of needles among drug addicts, among whom aids is rampant (half of Switzerland's estimated 10-15,000 heroin addicts are believed to be infected with the HIV virus). In a controversial move to combat Aids, local authorities in some Swiss cities (Basle, Berne, Zurich) provide free needles (around 7,000 daily) and a 'fixing' room for addicts use, with a nurse on hand. Some cantons (such as Zurich) prefer to treat drug addiction as a social rather than a criminal problem and provide medical support; social workers; methadone treatment; free or cheap food and drink; syringes and condoms; and accommodation, in an effort to combat it. The spread of Aids is also due to prostitutes, many of whom are also drug addicts, which is an increasing international problem.

HOME NURSING SERVICE

Most communities operate a home nursing service for house-bound invalids, the cost (e.g. Sfr. 20 per hour) of which depends on the patient's or family's income. You can join a housekeeping and nursing service association (*Haus- und Krankenpflegeverein, société des aides familiales et des soins à domicile*) for an annual membership fee of around Sfr. 25. This reduces the cost of home nursing and household help (see below) if required. Free services, such as blood pressure checks may be provided for members. Contact your community for more information.

Pro Senectute provide help for the elderly, including social and community work and homecare (homehelps, help in the home, cleaning services, mobile mending and laundry service, meals-on-wheels, pedicure, transport, home visits, etc.). The charge for services varies from canton to canton and is usually the actual cost involved (those on low incomes may be partly or fully reimbursed). Foreigners are treated as Swiss,

except that you must have five years continuous residence in Switzerland to qualify for financial support. The address of Pro Senectute Schweiz is: Pro Senectute, Zentralsekretariat, Lavaterstr. 60, Postfach, CH-8027 Zurich (tel. 01/201 30 20).

The Red Cross and local nursing societies provide nursing services and the rental of apparatus for the sick and disabled.

HOUSEHOLD HELP

Many communities provide families with a cleaning and general household service (including cooking) when the mother is ill. The service is cheaper if you're a member of a housekeeping and nursing service association (see above). An optional premium is also payable with most health insurance companies, to cover the cost of home help when the mother is ill for more than a few days. The cost of a stand-in mother/housekeeper is tax deductible. For more information contact your community.

SPAS

There are over 22 spas (*Bad/Kurort, station thermale*) in Switzerland, which although called a *Bad* in German, are good for you, and have a therapeutic and medicinal value. Spa treatment is recommended for a number of illnesses, including the alleviation of arthritic and rheumatic pains; the cost may be paid by your health fund when prescribed by a doctor. Most spas can be visited on a daily basis for a single entry fee of around Sfr. 8, although some don't allow children younger than around six to attend. The usual maximum immersion time is 20 to 30 minutes, followed by a rest period (reclining chairs are provided) of about the same duration. Entrance tickets usually have a time limit of around two hours.

An excellent *Swiss Spa Guide* is published by the Swiss Spa Association which lists the facilities at the 22 major Swiss spas, provides accommodation details and contains general information in English, French and German. It's available free from Swiss National Tourist Offices or the Swiss Spa Association (*Verband Schweizer Badekurorte, Association des Stations Thermales Suisses*) Postfach 1456, CH-5400 Baden (tel. 056/ 22 53 18).

HELP FOR THE HANDICAPPED

Switzerland is well endowed with organisations which provide help and assistance for the handicapped (including special schools and training), a few of which are listed below:

Mobility International Schweiz, Hard 4, CH-8408 Winterthur (tel. 052/25 68 25), provide information and advice regarding holidays and travel for the handicapped. They publish an excellent annual holiday catalogue.

Pro Infirmis, Feldegstr. 71, Postfach 129, CH-8032 Zurich (tel. 01/383 05 31), provide a variety of services for the disabled, including the organisation of holiday camps for disabled children.

Pro Juventute, Aktion 7, Seefeldstr. 8, Postfach, CH-8022 Zurich (tel. 01/251 72 44), provide a list of holiday camps for children and the handicapped.

Swiss Association for Handicapped Sport, Chriesbaumstr. 6, CH-8604 Volketswil (tel. 01/946 08 60).

The Swiss Central Association for the Blind, Schützengasse 4, CH-9001 St. Gallen (tel. 071/23 36 36).

The Swiss Invalid Association, Frohburgstr. 4, CH-4600 Olten 1 (tel. 062/32 12 62).

The Swiss Red Cross, Rainmattstr. 10, Postfach 2699, CH-3001 Berne (tel. 031/66 71 11). Provide various special services for the handicapped, including the provision of transport and wheelchairs.

The Swiss Study and Working Group for Disabled Persons (SAK), Feldeggstr. 72, Postfach 129, CH-8032 Zurich (tel. 01/251 05 31).





12.

INSURANCE

Switzerland isn't exactly a nation of gamblers, a fact reflected by the amount the Swiss spend on insurance, which at around 17% of the average family budget, is the highest in the world. Each household spends an average of around Sfr. 30 per day on insurance (excluding car insurance). The Swiss don't care to take any chances, particularly when they can insure against them.

The Swiss government and Swiss law provides for various obligatory federal and employer insurance schemes. These include federal pension and disability insurance, company pension funds, accident insurance, unemployment insurance and salary insurance. Other insurance may also be obligatory depending on your age, canton of residence or employer, for example, health insurance, house contents insurance and private liability insurance.

Ensure that your family has full health insurance during the period between leaving your last country of residence and when you obtain new health insurance in Switzerland. This is particularly applicable if you're covered by a private company health insurance policy, which terminates on the day you leave your present employment. One way to do this is to take out a travel or holiday insurance policy, although this could be inadequate, particularly if a serious illness is diagnosed in the interim period for which you're not covered. If possible, it's better to extend your present health insurance policy.

In all matters regarding insurance (*Versicherung, assurance*), you're responsible for ensuring that you and your family are legally insured in Switzerland. If you wish to make a claim against your insurance or a third party is claiming against you, you would be wise to report the matter to the police within 24 hours, which may in some cases be a legal requirement (e.g. if you set fire to your apartment). Obtain legal advice for anything other than a minor claim. Swiss law may be different from that in your home country or your previous country of residence and also varies from canton to canton. As an additional warning that disaster can strike at any time, some insurance companies provide you with a special accident telephone number for use at nights and weekends. It's a good idea to follow the example of the Swiss and make sure you're covered against most disasters.

Regrettably you can't insure yourself against being uninsured or sue your insurance advisor!

INSURANCE COMPANIES

Insurance is one of Switzerland's major businesses and there are numerous insurance companies to choose from, many of which provide a range of insurance services, while others specialise in certain fields only. The major insurance companies have offices or agents throughout Switzerland, including in most small towns. All Swiss insurance companies will provide a free analysis of your family's insurance needs and your bank may also be able to provide independent advice.

Get a few quotes before signing a contract and ask the advice of your colleagues and friends (but don't believe everything they tell you).

INSURANCE CONTRACTS

Read all insurance contracts before signing them. If you can't get an English translation and you don't understand everything, ask a friend or colleague to translate

it or take legal advice. Most insurance companies have English-speaking representatives and some provide information and a translation of policies in English (e.g. Winterthur).

Most insurance policies run for a calendar year from 1st January to 31st December. If you take out, change or cancel a policy during the year, you will be billed (or reimbursed the balance) to the end of the year. All insurance policy premiums should be paid punctually, as late payment may affect your benefits or a claim, although, if this is so, it should be noted in your policy.

SOCIAL SECURITY SYSTEM

Switzerland has a three part social security system for all employees, called the 'three pillar' system (*3-Säulen-Konzept, système des 3 piliers*). It consists of:

1. Compulsory federal old age and survivors insurance (OASI) and disability insurance (DI), which is the Swiss federal social security pension scheme.
2. Compulsory private company pension fund for employees.
3. Voluntary tax-deductible private pension savings and life insurance.

The aim of the federal social security system is to guarantee employees at least a subsistence income on retirement or in case of disability. To receive a full pension you must contribute for the maximum possible number of years.

OBLIGATORY INSURANCE

The following insurance premiums are obligatory for all employees in Switzerland and are deducted from your gross monthly salary by your employer:

- **Old Age and Survivors Insurance** (*Eidgenössische Alters- und Hinterlassenversicherung (AHV), Assurance-Vieillesse et Survivants fédérale (AVS)*) and **Disability Insurance** (*Invalidenversicherung (IV), Assurance Invalidité (AI)*). The contribution for all employees is 5.05% of their gross monthly salary.
- **Company Pension Fund** (*Berufliche Vorsorge (BVG), Prévoyance Professionnelle (LPP)*). Contributions vary from between 5.5% and 11% of your gross annual salary, depending on your age and your employer's pension fund.
- **Accident Insurance** (*Unfallversicherung, assurance accidents*). Occupational accident insurance is non-contributory. Private accident insurance contributions vary depending on your employer from non-contributory to around 1.5% of your gross monthly salary.
- **Salary Insurance** (*Salärversicherung/Lohnversicherung, assurance salaire*). Contributions vary from non-contributory to around 0.85% of your gross monthly salary.
- **Unemployment Insurance** (*Arbeitslosenversicherung, assurance chômage*). The contribution (for all employees) is 0.2% of your gross monthly salary.

Third party insurance (*Haftpflichtversicherung, assurance responsabilité civile*) is obligatory for motor vehicles, motorcycles and bicycles (and also for some sports). For detailed information see:

- car insurance (page 192)
- motorcycles (page 201)
- cycling (page 298)

The following insurance cover **may** be obligatory, depending on your employer and your canton of residence:

- **Membership of a Health Fund** (*Krankenkasse, caisse maladie*) or a **Health Insurance** (*Krankenversicherung, assurance maladie*) scheme. Some companies have their own health insurance scheme, membership of which is obligatory for all employees.
- **House contents insurance** (*Hausratsversicherung, assurance des effets mobiliers*) is obligatory in most cantons.
- **Private liability insurance** (*Privat-Haftpflichtversicherung, assurance responsabilité civile*).

Old Age & Survivor's Insurance

The federal Old Age and Survivors Insurance (OASI) and Disability Insurance (DI) is the Swiss federal social security pension scheme (*Staatliche Vorsorge, prévoyance sociale*). It's the first part of the three part Swiss social security system and is referred to as pillar one. OASI and DI include the following:

- retirement pension for a single person or a couple
- supplementary pension for a wife
- child's pension for the child of the beneficiary of a retirement pension
- widow's pension or gratuity (if the woman is the family breadwinner, the widower can't claim a pension!)
- orphan's single (one parent deceased) or double (both parents deceased) pension
- long term treatment and all associated costs for the disabled
- disability allowance for those requiring full-time personal supervision (to qualify for a disability pension, contributions must have been paid for one year)
- appliances (for a handicapped person).

All employees in Switzerland pay OASI/DI from 1st January of the year following their 17th birthday. Non-employed persons pay OASI/DI from 1st January of the year following their 20th birthday until the official age of retirement. This includes all non-employed 'leisured foreigners' (e.g. retirees or the idle rich) who are assessed on their assets (capital, investment income or pension and income from annuities). Payments continue until the official retirement age of 65 for men and 62 for women (for both the employed and unemployed) or until the age of retirement, if later. If you retire before the official retirement age, you must continue to pay OASI contributions until 62 or 65. If you continue to earn over Sfr. 1,000 a month after the

official age of retirement, you must also continue to pay OASI, although this won't increase your pension above the maximum amount when you finally retire.

You can defer receipt of your pension for one to five years, when the following increases are paid:

No. Years	Increase (%)
1	8.4
2	17.5
3	27.4
4	38.2
5	50

Students' OASI/DI contributions are included in their fees. The exceptions are married female students and students who earn over Sfr. 2,000 a year who already pay OASI/DI on their earnings. When your salary includes income 'in kind', for example, board and lodging or a car, the value is added to your salary and OASI/DI is payable on the total sum.

Employees pay OASI/DI of 5.05% of their monthly gross income and employers pay the same amount. The total of 10.1% includes 8.4% for OASI, 1.2% for DI and 0.5% for APG/EO (salary compensation insurance for the loss of earnings incurred during military service or women's military corps, Red Cross and civil defence service). If you're self-employed, your contribution depends on your income and is between 5.1% (salary of Sfr. 6,500 per year) and 9.5% (if you earn over Sfr. 38,400 per year). All who pay OASI/DI receive a grey insurance certificate (*Versicherungsausweis AHV-IV, certificat d'assurance AVS-AI*). The certificate contains your personal insurance number and the number of the OASI/DI compensation office (*Ausgleichskasse, caisse de compensation*) which has opened an account in your name (addresses are listed on the last two pages of telephone directories). Make a note of this number and keep both it and the certificate in a safe place. If you change jobs, you must give your insurance certificate to your new employer so that he can register you with the local OASI/DI compensation office.

The pension you receive on retirement depends on your average annual contributions and the number of years you have contributed. If you join the scheme at a late age, it's possible to pay a lump sum into the OASI/DI pension fund in order to qualify for a full pension. The maximum annual pension on 1st January 1990 (based on an average annual salary of Sfr. 57,600 or over) was Sfr. 19,200 per year (Sfr. 1,600 per month) for a single person and Sfr. 28,800 per year (Sfr. 2,400 per month) for a married couple. A full pension is paid only when you have contributed for at least 40 years.

It's possible to receive a reduced pension when early retirement is taken, although you must have a good reason, e.g. poor health. An attempt to reduce the official retirement age ended in a resounding defeat (only cantons Jura and Ticino had the good sense to vote in favour), most Swiss being of the opinion that it's sinful to retire early. Earlier retirement would also increase OASI payments. (There are moves afoot to change the retirement age so that it's the same for both men and women — which probably means women will have to wait longer to collect their pension.) Pensions are adjusted, usually every two years, according to the wage and price index.

Complementary benefits are payable to foreigners who have lived continuously in Switzerland for at least 15 years.

Foreigners who are citizens of countries with which Switzerland has a bilateral insurance agreement, qualify for a reduced pension after contribution have been paid for one year. Switzerland currently has bilateral agreements with 21 countries including all western European countries, Israel, Yugoslavia and the USA. Citizens of other countries aren't eligible for a Swiss pension until they have contributed to the OASI/DI for 10 years. Contributions to OASI/DI aren't transferable to foreign national insurance schemes and aren't refundable if your country of domicile has a bilateral agreement with Switzerland.

If a bilateral agreement isn't applicable and you're not entitled to a pension under Swiss law, your OASI/DI contributions will be refunded when you leave Switzerland, provided you have worked there for less than 10 years. However, you may be able to choose to receive a reduced pension at retirement age. If you work in Switzerland longer than 10 years, then you will automatically be paid a monthly pension by the Swiss government on reaching retirement age. Swiss pensions are paid outside Switzerland when you're resident abroad.

If you live in Switzerland for a short period only, you may be exempt from paying OASI/DI, particularly if your country of origin has a bilateral agreement with Switzerland regarding pension contributions. To qualify you must usually be transferred to Switzerland by your employer for a temporary period only and **must remain covered by your home country's social security system**. Non-working spouses and employees of international organisations (e.g. The United Nations) and diplomatic missions are exempt from paying OASI/DI.

For further information contact the Federal Office for Social Insurance (*Bundesamt für Sozialversicherungen, Office Fédéral des Assurances Sociales*), Effingerstr. 33, CH-3003 Berne (tel. 031/61 91 11) or the Central Compensation Office (*Zentrale Ausgleichsstelle, Centrale de compensation*), av. Edmond-Vaucher 18, CH-1211 Geneva 28 (tel. 022/795 91 11).

Company Pension Fund

A company pension fund (*Berufliche Vorsorge (BVG), Prévoyance Professionnelle (LPP)*) is a compulsory (since 1st January 1985) contributory pension scheme for employees. It's the second part of the Swiss social security system, called pillar two.

All employees earning over Sfr. 19,200 per year and over 18 years old must be members of a company pension fund, which may be run by the company, a professional association or an insurance company. The maximum insured salary is Sfr. 57,600 (from 1st January 1990). From this amount the minimum insured salary of Sfr. 19,200 (insured by OASI/DI) is deducted. The remainder, Sfr. 38,400, is the insured annual earnings or coordinated earnings. From 1st January after your 17th birthday until age 24, contributions are lower as only accident, death and disability are covered. From 1st January of the year following your 24th birthday, your contributions are increased to include retirement benefits. Contributions to a company pension fund vary from 7 to 18%, depending on your salary, age, sex and your employer's particular pension fund, and are approximately as shown below:

Age		%
Men	Women	
25 - 34	25 - 31	7
35 - 44	32 - 41	10
45 - 54	42 - 51	15
55 - 65	52 - 62	18

Contributions are increased by between 3% to 4% for additional premiums for risk insurance, special measures and a security fund. Of the total pension fund premium of 11% to 22%, your employer pays at least 50%, which means the amount you pay varies from around 5.5% to 11% of your gross salary. The benefits paid on retirement depend upon your accrued fund assets. The fund provides retirement, survivor's and disability pensions. A widow's pension is 60% of the disability or retirement pension and an orphan's and children's pension 20%; no survivors' benefits are paid to single men or husbands (when the wife is the insured).

If you join a company after the age of 24, you often have the option of paying a lump sum into the pension fund or of paying higher monthly contributions, in order to qualify for a larger pension. The OASI/DI and company pension fund bring your pension to around 60% of your final salary, providing you have paid contributions for the maximum number of years without interruption.

If you change your employer, the accrued amount you have paid will be credited to a special bank or insurance company account in your name. Additionally, a percentage of the total amount paid by your employer may be credited to your account, depending on your employer's pension fund conditions. Employees of most large Swiss companies must work at least 5 or 10 years in order to qualify for a partial repayment of their employer's contributions (to keep you loyal), or around 30 years to get a full repayment. An attempt is being made to allow employees to transfer their equity in pension funds to their new employer's fund, as present restrictions inhibit employees' freedom of movement. If you're made redundant, you may lose this part of your pension, depending on your employer's pension fund conditions.

Some employers (usually small companies) will credit your account not only with your payments, but also with the total payments made by the employer, **irrespective of your length of service**. This means in effect that you receive an extra percentage of your salary. **This is an important consideration for foreigners intending to remain in Switzerland for a limited period only.** A cash payment of the accrued capital is only possible when:

- you leave Switzerland for good
- you become self-employed (your local OASI/DI office must provide proof for your company pension fund)
- you stop work as the result of getting married, having children, winning the state lottery, inheritance, etc.

Pensions are indexed to the cost of living. Your company pension fund rules will be detailed in your employment conditions or in a separate document and you will receive regular pension fund statements from your employer.

Self-employed persons aren't required to belong to a company pension fund and can choose to pay higher tax-deductible private pension contributions to compensate for the lack of a company pension (see **Private Pension** on page 248).

For more information contact the BVG Foundation Institution (*Stiftung Auffangeinrichtung BVG, Fondation institution supplétive LPP*), Postfach 4338, CH-8022 Zürich (tel. 01/206 44 36). The Swiss Life Insurance and Pension Company, General Guisan-Quai 40, CH-8022 Zurich (tel. 01/284 3797), publish information leaflets in English concerning all aspects of company pensions.

Accident Insurance

There are two categories of mandatory accident insurance (*Unfallversicherung, assurance accidents*) for employees in Switzerland: Occupational accident insurance and non-occupational accident insurance.

Occupational accident insurance (*Betriebsunfallversicherung, assurance accidents professionnels*) is compulsory and is paid by your employer. It covers accidents or illness at work and accidents that occur when travelling to and from work, or when travelling on company business. One of the best known accident insurance companies is SUVA or CNA (*Schweizerische Unfallversicherungsanstalt (SUVA), Caisse nationale suisse d'assurance en cas d'accidents (CNA)*).

Non-occupational accident insurance (*Nichtbetriebsunfallversicherung, assurance accidents non-professionnels*) is compulsory for all employees who pay OASI/DI (see page 236). An employer may pay the whole cost of non-occupational accident insurance or pass part of the cost on to the employee. Where applicable, the portion payable by the employee varies up to a maximum of around 1.5% of his gross monthly salary, to a salary limit of Sfr. 97,200 per year. You may be covered by your employer for a higher salary by additional complimentary accident insurance. Where applicable, your contribution is deducted from your salary at source.

Accident insurance allows for total disability pensions of 80% of your annual salary, and in the event of death, a survivor's pension of up to 70% of your annual salary. If you engage in dangerous or high-risk pursuits you should check whether your accident insurance has any exclusion clauses. Skiing and most sports accidents are, however, fully covered by your non-occupational accident insurance. If you work less than 12 hours a week, you will usually have occupational accident insurance only, although non-occupational accident insurance is compulsory for part-time employees who pay OASI/DI (see page 236).

When medical treatment is necessary abroad as the result of an accident, you will be refunded a maximum of double the costs which would have been incurred in Switzerland (medical treatment in some countries is actually more expensive than in Switzerland). You must usually make a claim on your accident insurance within three months of an accident. If you fail to meet this deadline, you must either pay the bill yourself or make a claim on your health insurance. Accident insurance is voluntary for the self-employed.

Accident insurance paid by employers includes only employees and not members of their families. Ensure that your family is covered by private accident insurance, which can be combined with a health fund insurance (otherwise you must pay the full cost of any treatment yourself).

Information about how to prevent and avoid accidents is available from the Swiss Bureau for the Prevention of Accidents (see **Accidents** on page 221).

Salary Insurance

All companies provide salary (or salary continuation) insurance (*Salärausfallversicherung/Salärlosenversicherung, assurance salaire*) which provides sick pay (*Taggeld, indemnité journalier*) in the event of sickness or an accident, although it may cover you for a limited period only. Some companies, particularly many smaller ones, have insurance schemes which provide for a higher percentage of your salary to be paid for a longer period. These schemes may be non-contributory, although employees usually pay a part of the premium, e.g. two thirds of contributions. The maximum salary covered may be as high as Sfr. 225,000 per year.

Salary insurance also applies to part-time employees who have been employed for three months or longer. The period for which you're entitled to sick pay depends on your length of service and may be calculated as a percentage of your hourly rate. The minimum period is usually three weeks in your first year of service. Most salary insurance schemes are similar to one of the following:

1. Non-contributory salary insurance, where the period of salary payment depends on your number of years service. For example:

Number of Year's Service			100% Salary Insurance	
during the 1st year's service			1 month(s) *	
after	2	"	3	"
"	10	"	4	"
"	15	"	5	"
"	20	"	6	"

- * During the probationary period, salary insurance is applicable only when the employment contract hasn't been terminated by either party.
- 2. Your salary is paid in full during the first month of an illness or accident. After the first month, your salary is paid in full or 90% up to a maximum of two years (may be 80% for single employees and 85% for married employees with no children). Your employer may pay the whole salary insurance premium or pass part or the entire cost onto you. Where applicable, the percentage payable by the employee varies up to a maximum of around 0.85% of his gross monthly salary.

No prize for guessing which of the above is the better scheme for employees.

Unemployment Insurance

Unemployment insurance (*Arbeitslosenversicherung, assurance chômage*) is compulsory for all employees. Your contribution, deducted at source from your gross monthly salary, is 0.2% up to a maximum salary of Sfr. 97,200 per year. Unemployment insurance is often included with OASI/DI on your salary statement (total 5.25%).

Your chances of being unemployed in Switzerland are fortunately extremely remote, as the official unemployment rate is usually around 1% (or less) of the working population — although if the economy takes a sudden nosedive, guess who's made redundant first?. In reality there's virtually no unemployment in Switzerland and the newspapers are full of companies desperately searching for non-existent staff. Long may this happy state continue (as far as employees are concerned).

Unemployment benefits are paid when you're unemployed, on short time or when an employer is unable to pay your wages, e.g. gone bankrupt. Part-time employees are also entitled to unemployment benefits when wholly or partly unemployed. Unemployment benefits also provide for retraining, further education and finding jobs for the unemployed. In order to qualify for unemployment benefits when fully unemployed, you must have worked and contributed in Switzerland for at least six months during the previous two years. You must register within three months of losing your job or of your employer being unable to pay you.

The amount of benefits paid depend on your previous salary, your marital status and may also depend on whether you were made redundant (or were fired) or resigned voluntarily. Single unemployed persons receive 70% of their salary and married persons (or someone with dependants) 80%, up to a maximum salary of Sfr. 97,200 per year. Lower benefits are paid if you resigned your job, unless you can prove that your working conditions were intolerable. Additional payments are made to cover children's allowances and educational costs, as prescribed by Swiss law. After 17 weeks of drawing unemployment benefits the amount of benefits paid is reduced by 5% and after 34 weeks is reduced by a further 5% (to encourage you to get a job). Benefits are paid for a maximum period of 50 weeks, after which assistance may be provided by your canton or community of residence.

Within a two-year period, benefits are paid for the following maximum periods, depending on your length of employment:

Working Period (months)	Maximum Weeks Benefits
6	17
12	34
18	50

The unemployment benefit for short time working or loss of work due to weather conditions is 80% of your salary, for which there's no minimum benefit period as there is for full unemployment. **Seasonal workers in the tourist industry (e.g. ski-lift operators) aren't eligible for unemployment benefits when unable to work due to poor weather conditions, e.g. a lack of snow.**

When you're unemployed you must report twice a week to your local unemployment office (as evidence that you're not working) and get a stamp in your unemployment card; every time you don't appear, you forfeit half a week's benefits. The payment of benefits depend on you actively seeking employment, although you may restrict your job hunting to the area where you live and the field or profession in which you're qualified to work. During a period of unemployment, it's your responsibility to find new employment with the help of the labour exchange and your community. You must apply in writing for at least four suitable jobs each month and the authorities may ask to see your letters and any replies. You're obliged to accept any reasonable job offered you by the employment office (however, if you're a brain surgeon, they won't offer you a job as a waiter).

Benefits are paid only while you live in Switzerland. If you leave Switzerland before the benefit period has ended, no further monthly payments or lump sum payment will be made. If your residence permit expires before the benefit period has elapsed, it will be extended on application. If you're unemployed and no longer entitled to unemployment benefits, your residence permit may be cancelled. Benefits for

non-payment of salary by an employer (e.g. gone bankrupt) will be paid even if you have already left Switzerland. Additional information can be obtained at your local labour exchange (*Arbeitsamt, office du travail*). Employees of foreign embassies, missions and international organisations who don't pay OASI/DI or unemployment insurance, aren't eligible for unemployment benefits.

Note that employers in Switzerland aren't required to make redundancy payments. Irrespective of how long you have been employed, you're only entitled to the notice period stated in your employment contract or conditions, or payment in lieu of notice. Executive positions may, however, provide for a cash payment if sacked or made redundant (a 'golden handshake').

Health Insurance

Health insurance (*Krankenversicherung, assurance maladie*) in Switzerland is usually on a voluntary basis, although in many cantons it's obligatory (and may soon be made obligatory in all cantons) for all under the age of 20 and students and apprentices under 25. In some cantons employers must ensure that all foreign employees have health insurance.

Some companies have their own obligatory health insurance scheme, which may offer advantageous conditions and reduced premiums for you and your family (although if you change companies, you may find that you're offered less favourable terms than if you were insured previously on an individual basis). If in doubt about whether you're required to belong to a health insurance scheme, ask your employer or community office. If you're a member of a health insurance scheme sponsored by your employer or a professional association, your premium may be deducted at source from your gross monthly salary. Private health insurance premiums may be paid annually, quarterly or monthly, by Giro payment or by a standing order from a bank or post office account. Your employer may pay a part or the total cost of your health insurance, although this is unusual.

Health insurance in Switzerland can be taken out with a health fund (*Krankenkasse, caisse maladie*) or a private health insurance company (*Krankenversicherung, assurance maladie*). Health funds, of which there are over 400 in Switzerland, are subsidised by the cantons and are the cheapest form of health insurance. They try to exert some control over doctor's and hospital fees. The basic health fund premium includes hospital treatment in a general ward, which is usually restricted to hospitals in your canton of residence, although you can choose to pay extra for half-private or private hospital treatment. A health fund will pay for treatment in a private clinic only when similar treatment isn't available locally in a general hospital. A private health insurance scheme usually includes half-private or private hospital cover as standard and may include medical services and medicines not covered by a health fund.

It's also possible to take out an international worldwide health insurance policy, which may be of particular interest to people living in Switzerland temporarily or those who are frequently changing countries. Policies offer members a choice of benefits covering average health costs and a super scale for countries with high medical costs (which may include Switzerland). Besides the usual doctor's and hospital fees, claims can generally be made for body scans, convalescence, home nursing, outpatient treatment, private health checks and surgical appliances. With an international health insurance policy, you can normally renew your cover annually, irrespective of your age. If you have a foreign health policy, ask your insurance company what it will cost

to cover your family in Switzerland. This may be a better option in the long term, particularly if you intend to return home after a number of years.

Basic membership (hospital general ward) of a Swiss health fund currently costs around Sfr. 125 per month for an adult (Sfr. 200 for a couple), or Sfr. 1,500 per year (Sfr. 2,400 for a couple) and premiums are increasing in leaps and bounds. This is approximately the amount you should budget for when comparing the cost of an international health insurance policy with a Swiss health fund or health insurance policy.

Compulsory or not, it's risky and even foolhardy for anyone living and working in Switzerland not to have comprehensive health insurance. Whether you're covered by international or Swiss health insurance makes little difference (except maybe in cost), provided you have the required level of cover, including worldwide if necessary. A health fund will usually pay bills from abroad (e.g. holiday illness) up to a maximum of double the equivalent cost of treatment in Switzerland. If you or your family aren't adequately insured, you could be faced with some very high medical bills. When deciding on the type of policy, make sure that the insurance scheme covers **all** your health requirements (see below).

Checklist

When comparing the level of cover provided by different health insurance schemes, the following points should be considered:

- Does the scheme have a wide range of premium levels and are discounts or special premium rates available for families or children?
- Is private, half-private and general hospital cover available? What are the costs? Is there a limit on the time you can spend in hospital? Are private and half-private rooms available in local hospitals?
- Is dental cover included? What exactly does it include? Can it be extended to include extra treatment? Dental insurance usually contains numerous limitations and doesn't cover cosmetic dental treatment.
- Are accidents covered (sports injuries, dental treatment, etc.)? Employees in Switzerland are automatically covered by their employer's obligatory accident insurance. Car accidents are usually covered by Swiss motor insurance. **As a general rule, health insurance doesn't cover accidents.**
- What are the restrictions regarding hospitalisation in a canton other than your canton of residence?
- What emergency ambulance or other transportation fees are covered?
- What is the qualification period for special benefits or services?
- What level of cover is provided for Europe and/or the rest of the world? What are the limitations?
- What is the cover regarding pregnancy, hospital births, etc.? What if conception occurred before joining the insurance scheme?
- Are all medicines covered for up to 90% of their cost or are there restrictions?
- Are convalescent homes, spa treatment, etc., covered when prescribed by a doctor?

- What are the restrictions on complementary medicine (chiropractic, osteopathy, naturopathy, massage, acupuncture, chiropody, etc.)? Are they covered? Must a referral be made by a doctor? Complementary medicine is usually treated with suspicion by the Swiss medical profession and may not be recognised by your health insurance company.
- Is life insurance or a disability pension included (maybe as an option)?
- Are possible extra costs likely, and if so, what for?
- Are spectacles or contact lenses covered, and if so, how much can be claimed and how frequently? Some Swiss health funds allow you to claim for a new pair of spectacles every three years (e.g. Konkordia).
- Is the provision and repair of artificial limbs and other essential health aids covered?

General Information

The following information will be useful when comparing health insurance policies or making a claim:

- **You must enroll your spouse and children as members of a health fund: they aren't automatically covered by your membership.**
- Your health insurance company may not be liable for **any** medical expenses connected with a confinement, if you were pregnant on joining the insurance scheme. Normally an insurance company won't insure you if you're more than four months pregnant. If you're one to four months pregnant, you will usually be entitled to basic insurance cover only. In this case choose a gynecologist who will deliver at your local hospital.
- It's important to consider the extra levels of insurance and benefits available from the many health funds and insurance companies. For example, you can usually choose to pay extra for private or half-private hospital treatment and extra dental cover. When hospitalised, private or half-private patients can usually choose to be attended by the doctor of their choice.
- Basic health insurance usually includes doctors fees, nursing costs, medicines, hospital costs (full board and all health supplies), maternity costs and possibly basic dental costs.
- Private medical and extra dental cover (and other optional benefits) may become effective only after a qualifying period of around three months. This period is waived if you can prove membership of another insurance scheme (Swiss or foreign) with the same or a higher level of cover.
- If your stay in Switzerland is limited, you may be covered by a reciprocal agreement between your home country and Switzerland, or by a private health insurance scheme. **Make sure you're fully covered in Switzerland before you receive a large bill.**
- Your Swiss health insurance is usually restricted to European cover, plus a limited period worldwide. If required you can take out optional annual worldwide cover. Most insurance companies also offer worldwide cover for a fixed period, e.g. three or six months, for which a supplement is payable.

- Health fund members pay a minimum charge of Sfr. 30 or 50 for each visit to a doctor or specialist, for each separate (unconnected) illness or injury in a three month period. Most health funds have two rates for different income groups and single and married persons, which vary considerably from canton to canton. You're required to pay either Sfr. 30 up to a total bill of Sfr. 300, or, if you're in the high income bracket, Sfr. 50 up to a total bill of Sfr. 500 (thereafter you pay 10% of the bill).

Note that if you income is above a set level, a doctor or hospital can legally treat you as a private patient and charge the earth. All you receive from your health fund or insurance company is the basic amount of cover. The income levels vary wildly from canton to canton, e.g. in Zurich it's Sfr. 95,000 (single) and Sfr. 125,000 (married) per annum and in Geneva Sfr. 54,000 and 81,000 only. Naturally you can insure against being hit by higher charges.

- Usually your doctor will send you a bill for each separate illness within a three-month period. If you're forced to visit different doctors (for example your doctor is sick or doing military service) for the same illness, then the separate bills should be sent to your health fund together. If you change doctors of your own accord during a course of treatment, then you must pay twice.
- If you wish to see a complementary medical practitioner, you must usually be referred by your doctor (unless you go as a private patient and pay the bill yourself). Your health fund may pay all or part of the cost of acupuncture treatment, an osteopath or chiropractor, massage (not the sort provided in 'massage' parlours), spa treatment, chiropodist, witch doctor, etc. Check with your health fund what percentage of the bill (if any) they will pay, before committing yourself to a course of treatment and a large bill. As previously noted, most complementary medicine is treated with suspicion by the Swiss medical profession and therefore may not be recognised by your health insurance company.
- Specialists in Switzerland are usually free to charge what they like and their fees are significantly higher than family doctors. Hospitals and doctors generally have different charge rates, as follows (lowest rate first):
 - patients who have health insurance cover within the canton
 - patients who have health insurance cover in another canton
 - private patients who don't belong to a Swiss health fund or Swiss health insurance scheme.
- All bills, particularly those received for treatment outside Switzerland, must include precise details of treatment and prescriptions received. Terms such as 'Consultation' or 'Dental Treatment' are insufficient. It's helpful if bills are written in a language intelligible to your health fund, for example, English, French, German or Italian.
- When changing employers or leaving Switzerland, you should ensure that you have continuous medical insurance. For example, if you leave a company which has a company health fund, your insurance will probably cease after your last official day of employment. You must take out health insurance with another health fund or insurance company. If you're leaving Switzerland, you must cancel your

insurance in writing if you're not a member of a company health insurance scheme and give at least one month's notice.

- If you're over 60 it may be difficult to become a member of a Swiss health fund or insurance scheme for a reasonable premium.
- If you're planning to change your health insurance company, ensure that no important benefits are lost. If you change your health insurance company, it's a good idea to inform your old health insurance company if you have any outstanding bills for which they are liable.

House Contents Insurance

In most cantons it's mandatory to take out house contents insurance (*Hausratsversicherung/Haushaltversicherung, assurance des effets mobiliers*) which covers your personal property against natural hazards such as fire, flooding, gas explosions and also against theft. House contents insurance is inexpensive at around Sfr. 200 per year for cover of Sfr. 50,000 (or about Sfr. 4 per Sfr. 1,000 covered). Most house contents insurance policies cover the cost of replacing items at their new cost and **not** their secondhand value. House contents insurance doesn't include accidental damage caused by you or members of your family to your own belongings. It may also exclude accidental damage to fixtures or fittings (baths and wash basins, electrical fittings and apparatus, etc.), which can be covered by a private liability insurance policy (see below). A supplement may be payable to cover special window glass in new apartments (which is expensive to replace).

Take care that you don't under-insure your house contents and that you periodically reassess their value and adjust your insurance premium accordingly. You can arrange to have your insurance cover automatically increased annually by a fixed percentage or amount by your insurance company. If you make a claim and the assessor discovers that you're under-insured, the amount due will be reduced by the percentage which you're under-insured. For example, if you're insured for Sfr. 50,000 and you're found to be under-insured by 20%, your claim totalling Sfr. 5,000 will be reduced by 20% to Sfr. 4,000. Keep a list of all major possessions and all receipts.

Insurance companies will gladly provide you with a free estimate based on the number of rooms in your home, the number of occupants and whether you have expensive possessions or worthless stuff (like poor struggling authors). Don't forget to mention any particularly valuable items, e.g. the family jewels or antique collection.

House contents insurance can be combined with private liability insurance (see below).

Private Liability Insurance

It's customary in Switzerland to have private liability insurance (*Privat-Haftpflichtversicherung, assurance responsabilité civile*). To take an everyday example, if your soap slips out of your hand while you're taking a shower, jumps out of the window and your neighbour slips on it and breaks his neck, he (or his widow) will sue you for Sfr. 1,000,000 (at least). With private liability insurance you can shower in blissful security (but watch that soap!).

If you set fire to your rented apartment, your landlord will claim against your private liability insurance (if you don't have insurance, they will lock you up and throw away

the key). The cost is around Sfr. 75 a year for cover of Sfr. one or two million. For some claims you may have to pay the first Sfr. 100 to 200. Private liability insurance covers all members of a family and includes damage done or caused by your children and pets (for example, if you dog or child bites someone). Where damage is due to severe negligence, benefits may be reduced. Private liability insurance can be combined with house contents insurance (see above). Check whether it covers you against accidental damage to your apartment's fixtures and fittings.

Some sport accidents aren't covered by private liability insurance, for example if you accidentally strike your opponent with your squash racket, he can't claim against your private liability insurance to have his teeth fixed. If you play such sports you should have accident insurance. Note that if you cause an accident through your negligence, e.g. while skiing, you can be sued for heavy damages. Another excellent reason to have private liability insurance.

OPTIONAL INSURANCE

The most common types of optional insurance available in Switzerland are:

- private pension
- dental insurance
- travel insurance
- personal effects insurance
- motor breakdown insurance
- comprehensive motor insurance
- life & annuity insurance

Private Pension

Besides the federal and company pension schemes, you can contribute to a private pension fund (*Alterssparheft, caisse privée prévoyance-vieillesse*) and receive tax relief on your contributions (up to a limited amount). This is the third part of the Swiss social security system, named pillar three (*Selbstvorsorge, épargne personnelle*). If you're a member of a company pension fund, you may pay up to Sfr. 4,608 (1990) per year tax-free into a private pension fund or a special bank account. If you **aren't** a member of a company pension fund, you may save up to 20% of your annual income tax-free, up to a maximum of Sfr. 23,040 (1990).

You can receive the benefits of a private pension scheme up to five years before the Swiss retirement age of 65 (men) or 62 (women), although you must pay tax on a portion of the amount. Repayment can also be made in the following circumstances:

- if you become an invalid
- if you leave Switzerland permanently
- if you become self-employed (after being an employee)
- if you (female) get married and become a housewife
- if you join another pension scheme.

The interest paid by banks on private pension savings in Switzerland is usually around 5%. There are no bank charges or bank taxes. You might find it worthwhile to compare the interest received from a private pension fund in Switzerland with that paid in other countries. However, you should take care which currency you choose, as your savings could become worthless (although in some countries you can keep your savings in foreign currency accounts, e.g. Swiss francs). Although you may lose your tax relief, it may be much more profitable.

For most Swiss the benefits of OASI/DI (see page 236) and a company pension (see page 238) are insufficient to maintain their present standard of living and therefore it's common practice to contribute to a private pension fund.

Dental Insurance

Basic dental insurance (*Zahnarztversicherung, assurance dentaire*) may be included in your health insurance. Most health funds and health insurance companies offer dental cover or extra dental cover for an additional premium (around Sfr. 30 per month), although there are many limitations and cosmetic treatment is excluded. It's unusual to have full dental insurance in Switzerland as the cost is prohibitive. A dental inspection is usually required before you're accepted as a reasonable risk. Dental treatment can be very expensive in Switzerland (you don't always get gold fillings, but you usually pay your bills in gold). Always get an estimate before committing yourself to a large bill and double it to get a more realistic idea of the cost.

In primary (and possibly secondary)-school, children receive a free annual dental inspection from your family or a school appointed dentist. An estimate is provided for any dental treatment required, of which communities may pay a percentage for low income families. Your health insurance company may also pay a percentage, even if your child isn't insured for dental treatment. If you or your children require expensive cosmetic dental treatment (crowns, bridges, braces, false teeth, etc.), it will probably be cheaper to have the treatment done outside Switzerland, as dental costs are lower in all Switzerland's neighbouring countries. Alternatively, ask your dentist if he can reduce the cost by reducing the work involved. This may be possible as, for example, a Swiss dentist's idea of straightening a child's teeth is absolute perfection. It could be a lot cheaper to settle for less. The amount payable by your health insurance for a particular item of treatment is fixed and depends on your level of dental insurance. A list of the amounts refunded are available from your health insurance company.

There are usually no restrictions on where in Switzerland or in which country you obtain dental treatment, although you must provide your health insurance company with a **detailed itemised bill**. You can use a health insurance form to pay your dental bill (see page 223), although most people pay their dental bills personally (after pawning the family jewels and taking out a second mortgage) and then send the bill to their health insurance company for a refund.

Travel Insurance

Travel insurance (*Reiseversicherung, assurance voyage*) is available from many insurance companies in Switzerland. Worthy of special mention is the protection letter (*Schutzbrief, livret*), a comprehensive travel insurance policy, available from Swiss motoring organisations (see page 209). It includes most travel and holiday

emergencies and is valid irrespective of the mode of transport used. Short term holiday insurance is also provided by the ACS and TCS and the Swiss federal railways (SBB).

Carefully check the level of travel insurance you require. For example, you may require insurance for loss of deposit or holiday cancellation, personal effects and baggage, health and accidents, personal money and private liability. If you belong to a Swiss health fund or health insurance scheme, you're usually covered for health insurance throughout Europe and for a limited period (e.g. one month a year) worldwide. If you're employed full-time, your employer's non-occupational accident insurance will also usually provide cover throughout Europe.

Personal Effects Insurance

You can take out personal effects insurance (*Mobiliarversicherung, assurance mobilière*) to cover your belongings worldwide when travelling or when you're away from your normal home (this can also be included in your house contents insurance). The cost is around Sfr. 60 a year for cover of Sfr. 2,000. Some companies may require you to pay the first 10% or Sfr. 200 of a claim.

Motor Breakdown Insurance

Motor breakdown insurance (*Autopanneversicherung, assurance dépannage*) for Switzerland and foreign countries is available from Swiss motoring organisations (see page 209), who also provide insurance for motorcycles, mopeds and bicycles.

Comprehensive Motor Insurance

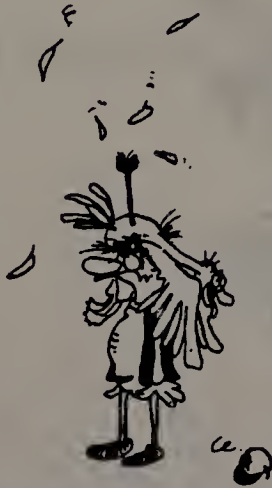
Full comprehensive (*Vollkasko, casco intégral*) or partial comprehensive (*Teilkasko, casco partiel*) motor insurance may be taken out with any motor insurance company in Switzerland (see page 192). Third part motor insurance is obligatory.

Life & Annuity Insurance

Many Swiss companies provide free life insurance (*Lebensversicherung, assurance vie*) as an employment benefit (although it may be accident life insurance only). You can take out a life insurance or endowment policy with numerous Swiss or foreign insurance companies. Swiss policies are almost always for life insurance and not, as for example in the UK, for assurance. Assurance is a policy which covers an eventuality which is certain to occur (for example, like it or not, you must die one day — unless of course the Swiss invent an immortality drug). Thus a life assurance policy is valid until you die. An insurance policy covers a risk which **may** happen, but isn't a certainty, for example, accident insurance (unless you're **very** accident prone).

In Switzerland a life insurance policy is generally valid until you're 70 years old. If you die before you're 70, they pay up; if you live longer than 70 years, they pay nothing. Health insurance companies work closely with the medical profession to ensure that you don't die before you're 70. The reason the VITA insurance company sponsor fitness courses (see **Running** on page 310) is to keep people fit and healthy so they live to a ripe old age (it works remarkably well in Switzerland).

A life insurance policy can be useful as security for a bank loan and can be limited to cover the period of the loan.





13.

FINANCE

Switzerland is one of the wealthiest countries in the world, with a Gross Domestic Product (GDP) of around US\$28,000 per head. Swiss banks and financial institutions are world renowned for their efficiency and range of services (even providing 24-hour automatic banking services in major cities) and Zurich is one of the world's major financial centres. The world famous (infamous) secrecy surrounding Swiss numbered bank accounts extends to all customer accounts, and heavy fines and imprisonment can result for employees who breach this confidentiality. However, the Swiss have succumbed to international pressure in recent years and top secret accounts (e.g. those used by drug barons, arms salesmen and dictators) are to be abolished.

Competition for your money is fierce; financial services are provided by numerous Swiss and foreign banks, investment brokers, post offices and even railway station booking offices. One of the surprising things about the Swiss is that they don't usually pay bills with cheques or credit cards and use cash more than anywhere else in the western world. Approximately 95% of all retail purchases are paid for with **real** money, compared with about 70% in the UK and around 75% in the USA (the Swiss don't, however, pay for everything in cash and personal debt hit an all-time high of six billion francs in 1988).

When you arrive in Switzerland to take up residence or employment, ensure that you have sufficient cash, travellers cheques, eurocheques, credit cards, luncheon vouchers, coffee machine tokens, gold sovereigns, diamonds, etc., to last at least until your first pay day, which may be up to two months after your arrival. During this period you may also find that an international credit card is useful.

See also **Chapter 12** for information regarding company and private pension schemes, and life and annuity insurance.

SWISS CURRENCY

As you may already be aware, the Swiss unit of currency is the Swiss franc (*Frank, franc*), which is the most stable currency in the world. The Swiss franc (written as Sfr.) has depreciated less over the last 40 years than any currency — which of course has nothing whatsoever to do with why we're living and working here. The Swiss franc, which has been allowed to float on the world's foreign exchange markets since 1973, hasn't, however, been quite so strong in recent years.

The Swiss franc is divided into 100 cents (*Rappen, centime*) and Swiss coins are minted in 5, 10 and 20 cents and 1/2, 1, 2 and 5 francs. Banknotes are printed in denominations of 10, 20, 50, 100, 500 and 1,000 francs. **Beware of counterfeit notes, some of which are made with sophisticated colour laser copiers** (however, new notes will be introduced in the next few years).

FOREIGN CURRENCY

Buying foreign currency is usually a pleasant experience with Swiss francs, although it lost value against some currencies in 1988 (for the first time since 1985). The major Swiss banks will change practically all foreign bank notes without batting an eyelid and even most coins, although at a lower rate than bank notes. Banks give a higher exchange rate for travellers checks or Eurocheques, than for bank notes. Foreign

currency can also be purchased from special foreign currency dispensing machines at selected branches of major Swiss banks (e.g. in shopping centres and at airports).

Switzerland has no currency restrictions. You may bring in or take out as much money as you wish, in any currency. Many Swiss hotels and shops will accept and change foreign currency, but usually at a less favourable exchange rate than banks. The Swiss franc exchange rate (*Wechselkurs, cours de change*) against most European and major international currencies is listed in banks and daily newspapers and are also given on telephone service number 160. Most Swiss banks sell palladium, platinum, gold and silver (bars and coins), which are a popular investment — particularly when the world's stock markets are in a panic. Swiss gold coins are a favourite gift from Swiss godparents to their godchildren (in fact most people are happy to receive them).

Many railway stations provide a change service which is particularly handy for 'spur of the moment' motoring trips abroad. Major SBB stations have change buros (with extended opening hours) where you can buy or sell foreign currencies at favourable rates, buy and cash travellers cheques, cash eurocheques and postcheques and obtain a cash advance on credit cards. In over 300 smaller stations, you can buy currency and travellers cheques in the most popular foreign currencies. Railway station change offices are open during normal railway booking office hours from around 4.45 a.m. to 10.45 p.m., including weekends.

You can usually earn a higher rate of interest by saving in a bank outside Switzerland, although if you invest in foreign currencies, note that higher earnings can easily be reduced or wiped out by devaluation. When sending money abroad, you may get a better exchange rate from a Post office than a bank.

Carefully check the authenticity of investment companies offering fantastic returns, as these can easily turn into fantastic losses.

BANKS

If there's one place in Switzerland where you can be sure of a warm welcome, it's a Swiss bank (unless you plan to rob it). It will probably come as no surprise to find that there are many banks in Switzerland. The three major Swiss banks with offices throughout Switzerland are, in order of size:

Union Bank of Switzerland (*Schweizerische Bankgesellschaft, Union de Banques Suisses*)

Swiss Bank Corporation (*Schweizerische Bankverein, Société de Banque Suisse*)

Swiss Credit Bank (*Schweizerische Kreditanstalt, Crédit Suisse*)

There are many smaller cantonal, local and savings banks, plus private (mainly portfolio management) and foreign banks. If you do a lot of travelling abroad, you may find that the comprehensive range of services offered by the major Swiss banks is more suited to your needs. The major banks are also more likely to have staff who speak English or other foreign languages and they can provide statements and other documentation in English and other non-Swiss languages.

In a country town or village, there's usually a branch of one of the local banks (e.g. *Raiffeisenbank, Caisse Raiffeisen*) and a post office, but not a branch of a major bank. Local banks usually provide a more personal service and may offer cheaper loans or mortgages than the major banks.

Opening Hours

Normal bank opening hours are from between 8 or 8.30 a.m. to 4.30 or 4.45 p.m. Monday to Friday, with no closure over the lunch period in cities and large towns. Most banks are open late one day a week until between 5.30 and 6.30 p.m. (varies depending on the bank and its location). In cities a few bank branches have extended opening hours during the week and are open on Saturdays from around 9 a.m. to 4 p.m. In large shopping centres (*Einkaufszentrum, centre commercial*) most banks are open until 5 p.m. on Saturdays and major banks are open on Saturdays in many tourist areas.

There are no general opening hours for country or village banks, which may be closed on Monday mornings and Wednesday afternoons and open on Saturday mornings. They usually close for lunch, which may extend from 11.45 a.m. to 2 p.m., but often remain open until 5.30 p.m., Monday to Friday. Banks at Swiss airports and major SBB stations are open from around 6.30 a.m. to 10.30 p.m. In major cities there are automatic 24-hour banking centres, where you can purchase foreign currencies, change foreign currency into Swiss francs, buy travellers cheques and gold, change Swiss notes and coins and rent safety deposit boxes. You can also obtain 24-hour telephone customer advice and stock market and general banking information on computer terminals, via videotext, teletext and telebanking. These services are provided in addition to the usual automatic banking facilities, such as cash withdrawals, deposits and checking account balances.

Opening an Account

One of your first acts in Switzerland should be to open a bank account (the bottom line is **always** getting paid). Simply go to the bank of your choice and tell them you're living or working in Switzerland and wish to open a salary (*Salärkonto/Lohnkonto, compte salaire*) or personal account. After opening an account, don't forget to give the details to your employer. Some companies have a preferential arrangement with a particular bank, which may result in lower bank charges for employees.

Your salary is normally paid by your employer directly into your bank or post office account. In December, salaries are usually paid early. Your monthly salary statement will be sent to your home address or given to you at work in a sealed envelope. **On arrival in Switzerland you may have to wait up to two months for your first pay cheque. This is unusual, but check with your employers. If necessary they will usually give you a salary advance.**

Bank statements are usually issued monthly (optionally daily, weekly or quarterly), interest is paid on deposits and an overdraft facility is available. You won't receive a cheque book with a salary account but an account card containing your encoded account information (see page 258). Current accounts in Swiss francs and foreign currencies are available to all residents. Lower interest is paid on current accounts than on a salary account and a cheque book is issued only on request. Bank statements are issued quarterly and cheques aren't usually returned. A charge isn't made per cheque, but bank charges are calculated annually depending on the amount of account activity.

All banks offer many types of accounts besides salary and current accounts, including a variety of savings accounts providing higher interest rates than a personal, salary or current account. Ask at your bank.

General Information

The following points are applicable to most Swiss banks:

- All bills can be paid through your bank. Simply send the payment forms to your bank with a completed payment advice form, provided free by your bank on request, or drop them in your bank's mail box using the free envelopes provided. Your bank will make a payment order (*Zahlungsauftrag, ordre de paiement*). This method of payment is free and has the advantage that your payments (or the total payment) are recorded on your monthly bank statement. Alternatively you may pay your bills at a post office (see page 111).
- Buying stocks and bonds is normally done through your bank and not through a stockbroker. Stock markets reports are given on telephone service number 166. Most banks post the latest Swiss share prices and some have enquiry systems, where information displayed on a VDU screen inside the bank which is controlled from outside (it's magic!).
- You can open a foreign currency account with any Swiss bank. If you get a transfer from abroad, make sure it's not deposited in a foreign currency account in error.
- With a salary account you will receive a monthly or quarterly statement (optionally daily or weekly), confirmation of payment of standing orders and cheques (debit advice), and a credit advice for payments made into your account other than your salary. All correspondence from the major Swiss banks can be requested in English and other non-Swiss languages, in addition to the three Swiss official languages. Note that banks charge around Sfr. -.80 for each transaction which is posted to you.
- Many banks offer extra interest to students or youths aged, for example, from 16 to 20. This costs the banks very little as most students are broke, but all banks know that you have to 'get 'em while they're young', as few people change banks (which is why some banks offer to open a savings account for your baby, with a free deposit of Sfr. 25 or 50).
- Any account holder can create a joint account by giving his spouse (or anyone else) signatory authority. A joint account can be for two or more people. If applicable, you must state that cheques or withdrawal slips can be signed by any partner and don't require both or all signatures.
- At the end of the year (or more frequently, depending on your bank) you will receive a statement from your bank listing all bank charges, interest paid or earned and the taxes (e.g. Federal Withholding Tax, see page 269) deducted during the previous year. Keep this in a safe place, as when you complete your income tax return (see page 265) you can reclaim the withholding tax and any interest paid is also tax deductible.
- If you have insufficient funds in your account, your bank may not pay your standing order payments (*Dauerauftrag, ordre permanent*) **and may not inform you of this**. Standing orders are paid automatically, provided there's sufficient funds in the account to cover them. Check your monthly payment advices (sent as confirmation of payment of all standing orders) and your monthly bank statement. Standing orders cost around Sfr. 12 a year from a salary account.

All major Swiss banks produce numerous free brochures and booklets (many of which are published in English) describing their services and containing interesting and useful information. The major banks also publish newsletters in English and other foreign languages, which are mailed free to customers.

Account Card

Most banks issue account cards (*Bankkarte, carte bancaire*) which can be used at any branch to withdraw cash and carry out other transactions over the counter and to withdraw up to Sfr. 5,000 a day from any of the bank's cash dispensing machines. When using your account card over the counter, identification must be provided, for example, your Swiss residence permit, passport or driving licence.

Account cards can also be used to make deposits (*Anzahlung, acompte*) or payments via machines (for which envelopes are provided), check account balances, order forms and print a mini-statement and balance. Foreign currency can also be obtained via special foreign currency machines. Account cards are issued free to salary, personal and current account holders.

Eurocheque Card

Most Swiss banks issue the eurocheque card (*Eurocheckkarte, carte Eurocheque*) to salary, personal, current or deposit account holders. It costs Sfr. 20 per year and is valid for up to two years (eurocheque cards are all renewed at the same time). The eurocheque card is the most useful bank card available in Switzerland and it can be used as a cash card, eurocheque guarantee card, petrol card and a shopping card.

Cash Card: Your eurocheque card can be used in Switzerland to withdraw cash 24-hours a day from EC-Bancomat machines, up to your personal limit, e.g. Sfr. 1,000 a day. Bancomat machines are installed at most banks and are denoted by the EC-Bancomat service logo in blue and red (as shown on eurocheque cards and cheques). For added security, many machines are installed in a foyer behind a locked door, which can only be opened by inserting your card in a card reader outside the bank. Your eurocheque card can be programmed to issue instructions in English and other languages when used in most EC-Bancomat machines (ask at your bank). You may change your card code as often as you wish via most cash dispensing machines, e.g. to a number you can remember more easily. The procedure for withdrawing money from an EC-Bancomat machine is usually as follows:

1. Check that the 'in service' (*in Betrieb, en service*) or 'insert card' (*Karte einführen, introduisez votre carte*) message is displayed. The out of service (*ausser Betrieb, hors de service*) message usually means the machine has run out of cash (possible on Saturdays or Sundays) or that the machine or the bank's computer is out of order.
2. Insert your card as shown in the illustration on the machine.
3. Enter your personal identification number (PIN) and press the 'OK' button (not always necessary if a six digit number is entered). If you make a mistake press the 'CORR' button and re-enter your PIN. As a security measure, if you enter the wrong code three times your card will be retained by the machine and you must contact your bank for its return.

4. Select the service required:

- A - cash no receipt (to withdraw cash without a receipt)
- B - cash with receipt (withdraw cash with a receipt). Not always possible with older machines.
- C - change your card code (allows you to encode a new code number (PIN) into your card). The code must be a minimum of four and a maximum of six digits. After entering a new code you're asked to repeat it. **DON'T FORGET IT!** If you forget your PIN, you must ask your bank to issue a new card, for which you must pay. Your bank usually can't (or won't) tell you the code number of your card.
- D - check the balance on your card (to display the maximum amount you may withdraw that day).

Some machines have other keys, for example, E and F, which are reserved for use by bank customers with an account card (see page 258).

- 5. You may enter any amount (usually in 100s only) up to the total amount permitted by your card. Depending on the type of machine, enter the number of 100 franc notes required (e.g. 1, 2, 3 . . . 10) or the total amount in 100s (e.g. 100, 200, 300 . . . 1,000) and press the 'OK' button. If you make a mistake, press the 'CORR' button and re-enter the correct amount. Some machines have keys marked, 50, 100, 300 and 500 for your convenience, although if you press the wrong key you can't change your mind.
- 6. Remove your eurocheque card when the 'remove card' message is displayed and your card has been ejected.
- 7. Take out your cash and receipt, as applicable.

The 'STOP' key can be used to terminate a transaction at any point. Your card will be returned and you can start again, if required.

Eurocheques: With a eurocheque card and eurocheques (which you must usually order) you can obtain cash or pay bills throughout Switzerland and Europe. Your bank guarantees to pay a eurocheque up to the value of Sfr. 300 (or the foreign currency equivalent) when supported by a eurocheque card, although you may write a eurocheque for any amount (but cheques over Sfr. 300 must be cleared through your bank). Eurocheques can be used in around five million outlets and 225,000 banks in over 40 European and Mediterranean countries.

You may write cheques in most European currencies and send them abroad (you may also write them in English). You can even write them in US dollars, but most US banks refuse them (no joke). If you don't have a \$US account, it's better to buy a US\$ check from a bank or make a transfer via the post office. When sending a eurocheque by mail, don't forget to put your card number on the back, as without it the cheque isn't guaranteed and must be cleared through your bank (some companies even send them back). Note that the maximum cheque value which can be cleared through the eurocheque clearing system is 340 ECUs (European Currency Unit), which is around Sfr. 600. Most banks charge a commission of 2.5% on eurocheques, with a minimum charge of Sfr. 5 — so don't write them for small amounts.

When writing figures in Switzerland (or anywhere on the continent of Europe), the number seven should be crossed (~~7~~) to avoid confusion with the number one, which is written with a tail and looks like an uncrossed seven (1) to many foreigners. The

date is written in the standard European style, for example, 10th September 1991 is written: 10.9.91 (not as in the USA, 9.10.91).

The processing of eurocheques isn't free and it's sometimes cheaper to send a post office money order or make a giro transfer. In Switzerland most people pay their bills via a post office giro transfer and nearly always pay cash in shops. Note that when cashing a eurocheque in a bank outside Switzerland, there's a handling fee, plus a fee of up to 1.6% (the maximum permitted) of the cheque's value, depending on the country. Eurocheque cards can be used to withdraw cash (in local currency) from cash dispensers in around 20 European countries (with more planned). The cash amount you can withdraw varies from country to country and is usually the equivalent of Sfr. 300 in local currency. Note that there's a charge of around Sfr. 3.75 plus commission of 0.25% (minimum Sfr. 4) each time you use your eurocheque card in a cash dispenser abroad. You may have two or more eurocheque cards for the same account, for example, for a joint account.

Petrol: A eurocheque card can be used to purchase petrol around the clock at over 1,000 petrol stations in Switzerland, denoted by the EC-DIRECT service sign. A booklet supplied with your eurocheque card lists all banks and garages where it may be used (booklets are updated periodically and available from banks).

Shopping Card: A relatively new service is the 'DIRECT service', which enables you to use your eurocheque card to pay for goods (currently in a limited number of stores only) up to the value of Sfr. 2,000 a day. Debits are made directly from your bank account. Booklets are available listing the retail outlets where EC cards can be used.

Banks recommend that you don't keep your Eurocheque card and cheques in the same place and that you never keep your card with a note of your PIN number. Don't leave them in your car and only carry as many cheques as necessary. If you lose both your card and cheques at the same time, or they are stolen and subsequently cashed, you may find that you're liable due to negligence. You're responsible for loss, improper use or forgery and for mistakes due to missing or unclear designation of the currency denomination. Your liability is, however, usually restricted to 10% of the total value of the loss and only up to Sfr. 300 (or the equivalent) per cheque. In reality it's not always possible to separate your card and cheques, which is another reason why you should never carry more than a few cheques at a time (some banks limit their liability to 20 cheques per EC card, provided due care was exercised). Most banks are extremely negligent when checking signatures or identification and thieves can usually cash stolen cheques without problems.

If you lose your EC card, notify your bank as soon as possible. Outside banking hours telephone 01/271 22 30 and inform your bank the next working day.

Loans & Overdrafts

Interest rates for borrowers are low in Switzerland (but so is the interest paid on deposits). Some banks won't give foreigners with 'B' permits an unsecured loan (*Darlehen, emprunt/prêt*) during their first year in Switzerland. You will generally be unable to obtain a loan or overdraft (*Kontoüberziehung, dépassement de crédit*) until you have been in Switzerland at least three months.

When you want a loan it pays to shop around. Interest rates vary considerably depending on the bank, the amount and the period of the loan. The Migros bank has stated that up to 90% of borrowers in Switzerland pay too much interest on their loans

(Migros bank interest rates for borrowers are among the lowest available). Don't neglect the smaller banks as it's not always necessary to have an account with a bank in order to obtain a loan. Ask your friends and colleagues for their advice. Some insurance companies also provide loans. If you have collateral (e.g. Swiss property or insurance) or can get someone to stand as a guarantor for a loan, you may be eligible for a loan at the (lower) mortgage interest rate. Some banks may require you to take out a life insurance policy for the term of a loan.

It's usually easier to get an overdraft than a loan, particularly during your first year in Switzerland, although credit may be a limited, e.g. to Sfr. 10,000. The overdraft interest rate is usually a few percentage points higher than the mortgage rate, but is much lower than the rate for a standard loan. Some banks allow salary or personal account holders to overdraw one month's net salary without making special arrangements, for which the current overdraft rate applies. Check with your bank. Overdrafts are insured free by some banks against customers being unable to repay them. If you have a hire purchase agreement, e.g. for a car, a bank won't usually give you a loan or overdraft; they may, however, offer to pay off the outstanding debt and then make a loan.

Borrowing from private loan companies, as advertised in newspapers, etc., is expensive (very high interest rates). **Use them only as a last resort when all other means have been exhausted.** Even then, as a foreigner, you may have to find a home owner or Swiss citizen to be your guarantor (in which case you would be better advised to borrow from a bank). In general, the more desperate your financial situation, the more suspicious you should be of anyone willing to lend you money (unless it's your mum).

CREDIT CARDS

Most large Swiss businesses accept major international credit cards, although they don't always advertise the fact. Credit cards aren't so readily accepted by smaller businesses, to whom the commission charge can be prohibitive. The Swiss generally mistrust plastic money and prefer payment in cash, gold, diamonds, etc. You can apply for certain credit cards through your bank, for example, a Eurocard, the most commonly used credit card in Switzerland. A Eurocard:

- costs around Sfr. 30 per year from a bank, motoring organisations (e.g. the TCS) and the SBB
- has a maximum spending limit of around Sfr. 5,000
- can be used to obtain up to Sfr. 1,000 a day or Sfr. 2,000 per month in cash from many bank cash dispensing machines in Switzerland and over 200,000 worldwide
- can be used to buy petrol from petrol stations with credit card pumps
- provides free travel accident insurance up to Sfr. 200,000 (when travel costs are paid for with the card)
- is also a Mastercard, which is the most widely accepted credit card in North America
- allows you to pay the monthly bill by direct debit from a bank account (which is naturally preferred by card companies)

- doesn't hold the card holder responsible for a lost or stolen card, provided it's reported immediately (tel. 01/251 15 50). Liability may be limited to Sfr. 100.

In comparison to Eurocard, the annual charge for a VISA/Classic card is Sfr. 50 or 100, Diners Club Sfr. 130 and American Express Sfr. 140. Some credit cards provide free travel and accidental death insurance (when travel costs are paid with the card). Before obtaining a card, compare the costs and benefits, particularly the interest rates charged. Major department stores issue their own account cards, e.g. Globus, Jelmoli and Vilan. Some cards allow credit, whereby the account balance may be repaid over a period of time.

Many foreigners can obtain an international credit card in a country other than Switzerland and be billed in the currency of that country (or retain existing international credit cards). You may, however, find it more convenient and cheaper to be billed in Swiss francs rather than a foreign currency (e.g. US\$ or £UK), where you must wait for the bill from outside Switzerland and payments may vary due to exchange rate fluctuations.

If you lose a bank or credit card, report it immediately to the issuing office. You can insure against losing your credit cards or may be able to pay a fee to the card company which relieves you of any liability. Even if you don't like credit cards and shun any form of credit, they do have their uses, for example, no deposits on rental cars, no prepaying of hotel bills, safety and security, and above all, convenience.

INCOME TAX

The rate of income tax (*Einkommenssteuer, impôt sur le revenu*) payable in Switzerland is good news for many foreigners, particularly those from most European countries and especially single people. Income tax is levied by the federal government (direct federal tax) and by cantons and communities, which may sound as if you're being taxed by everyone, but the bottom line is usually not too alarming. Each of the 26 Swiss cantons is autonomous as far as taxes are concerned and therefore tax rates vary from canton to canton and even from community to community. If you're able to choose your canton of residence, it may pay you to check the tax rate (Jura is highest, Zug the lowest) before making a decision on where to live, particularly if you earn a high salary. Tax rates are progressive — the more you earn the more tax you pay.

The average income tax rate (including federal taxes) is roughly as follows:

Income (Sfr. per year)	Tax Rate* (%)
30,000	5.2
50,000	9.4
100,000	16.8
200,000	26.1

- * Average tax rate, including federal, cantonal and community taxes, based on the gross salary of a couple without children, living in a canton's main city (government figures for 1990).

Foreigners usually pay direct income tax (*Quellensteuer, impôt à la source*), which is deducted from salaries at source by employers and which generally settles their tax

liability. In some cantons this means that foreigners pay a higher tax rate than Swiss. Some cantons don't require foreigners to pay direct income tax when they earn above a certain amount (e.g. Sfr. 100,000), or when their cantons of residence and employment are different. Foreigners resident in some cantons (e.g. Geneva and Zurich) without a 'C' permit must pay direct income tax regardless of income level. You're always subject to tax in your canton of residence and not your canton of employment (if different).

When a foreigner obtains a 'C' permit after 5 or 10 years (see page 64), he automatically ceases to pay direct income tax and must complete an income tax return every one or two years and pay tax annually.

Tax Calculation

Your income tax assessment is based on your 100% or basic tax value (*Ordentliche Steuer/Einfache Steuer, impôt de base*), which is calculated from your taxable income after all deductions have been made. The basic tax value is derived from tables produced by each canton and is different for single and married persons. Cantonal, community and church taxes are calculated as a percentage of your basic tax value, as shown in the example tax calculation on the following page.

Your annual tax bill consists of the following taxes:

Cantonal/Community Tax: Cantonal tax (*Staatssteuer, impôt canton*) and community tax (*Gemeindesteuer, impôt commune*), together with fire service and church taxes (see below) comprise around 80% of your total tax bill.

Federal Tax: (*Direkte Bundessteuer, impôt fédéral direct*) Federal tax comprises approximately 20% of your total tax bill. It's assessed differently to cantonal and community tax and entered on a separate tax form (which is sent with your community and cantonal tax forms). The deductions allowed against federal tax (based on your net annual salary) aren't exactly the same as for cantonal and community tax.

You may also pay the following community taxes:

Fire Service Tax: (*Feuerwehrsteuer, taxe d'exemption au service de feu*) Fire service tax is paid by all community residents who aren't active members of the local fire service. It may be calculated as a percentage of your basic tax value or may be a fixed sum (e.g. Sfr. 100 per year), depending on your canton.

Church Tax: (*Kirchensteuer, impôt du culte*) Church tax is calculated as a percentage of your basic tax value and is payable only by those who are registered as members of an official Swiss religion (see page 268). The amount payable varies from community to community depending on your canton and church and may be up to 20% of your basic tax value.

The following table shows a sample tax calculation:

Tax Rate Calculation:		Sfr.
net annual salary		100,000
deductions		12,000 -

taxable income		88,000
basic tax value*		6,000
Cantonal/Community Tax:		
cantonal tax (120%#)		7,200
community tax rate (120%#)		7,200
parish church tax (20%#)		1,200
community fire tax		100

Total canton/community tax		15,700
Federal Tax:		
net annual salary		100,000
deductions		18,000 -

taxable income		82,000
Federal tax*		4,000
Total Tax Bill:		
canton/community tax (1)		15,700
federal tax (2)		4,000

Total		19,700

* Calculated from tables provided by your community tax office.

These figures are calculated as a percentage of your basic tax value.

(1) Payable to your canton and community by 31st October.

(2) Payable to the federal government by 31st March.

Annual Tax Bill

Income tax for Swiss and foreigners with a 'C' permit, or others who aren't eligible to pay direct income tax, is payable annually. Tax is calculated on your previous two year's income and your net assets. If you have no previous income record in Switzerland, you will get a provisional assessment until a full tax period has passed. The difference between what you have paid and your final tax bill will be payable or refunded. Your tax bill (*Steuerrechnung, prélèvement fiscale*) usually comes in two parts. (The Swiss don't call it a tax **demand**, but an 'invitation to pay' — if you don't accept the invitation, they lock you up.) Your main tax bill includes cantonal and community tax and comprises around 80% of your tax liability. The remaining 20% is federal tax which is calculated separately.

Cantonal and Community Tax: You will usually receive your cantonal and community tax bill in February for the current year. If you pay the bill before 30th April you may deduct 2.5% (equal to 5% per annum). The payment advice which accompanies the bill may be split into two parts, one for a third of the total and the other for the remaining two thirds. If you wish you can use them to pay part or the total bill before 30th April. Alternatively you can pay any percentage of your bill before 30th April to qualify for the discount.

If you don't pay your total tax bill by the 30th April, you will receive a new bill for the outstanding amount (without the discount), payable by the 31st October. If you prefer to pay your tax bill monthly or quarterly, inform the tax office and they will send you the appropriate payment advices. If you get a late assessment and bill for tax, you may be given an extra month or two in which to pay. In this case your tax bill may consist of various parts, payable at different times.

Federal Tax: The second part of your tax bill is for direct federal tax (*direkte Bundessteuer, impôt fédéral direct*) and represents approximately 20% of your total tax bill. You may pay this tax annually or every two years, for which you will be sent two payment advices. There's a reduction of 3.5% if you pay your federal tax in advance every two years, rather than annually. Bills are payable by 31st March each year.

If you don't pay your tax bills by the due date, you can be charged interest of around 5% (annual rate) on any outstanding sum. In practice it may be possible to pay your tax bill, or part of it, a month or two late without paying interest (but don't count on it). If you're not going to be able to pay your tax bill on time, it's a good idea to inform your community tax office (so they won't think that you have absconded).

Every ten years or so there's a tax 'amnesty' year, during which tax dodgers can repent and confess their past tax fiddles without receiving a fine or being incarcerated — provided of course they pay any tax due (probably with interest). This is often used by older people to put their financial affairs in order, so as to avoid problems with their estate when they pass on. This situation can arise, for example, when a poor farmer (there are some in Switzerland) discovers that the family jewels (looted by great-great-great-uncle Fritz during the Napoleonic wars) are worth a few million and haven't been declared as an asset for the past one hundred and seventy five years.

Income Tax Return

If you don't pay direct income tax, you must complete an income tax return every one or two years. The forms are sent to you by your community tax office, usually in January, and must be completed and returned by the 1st March. If necessary ask for

a delay in completing the return, as the time limit is usually only a formality (it takes months to process them all).

It's a good idea to contact a tax accountant (*Steuerberater, conseiller financier/fiduciaire*), your local tax office (*Steueramt, bureau des impôts*) or your bank for help in completing the tax return. Apart from language problems and the tax knowledge necessary, a pile of forms must be completed. For most people it's simply not worth the effort doing it themselves, particularly as a tax accountant will usually only charge between Sfr. 50 to 100 to complete a tax return. If you need information regarding your tax return or any correspondence from your local tax office, it's better to go in person rather than telephone; take someone with you if you don't understand the local language. The tax man wants to know about all your sources of income, which include the following:

- salary, commission or any other form of employment income, including allowances in cash or kind
- professional or business income (net of expenses)
- pensions and annuities
- income from real estate, including the estimated rental value of personal occupancy (net of estimated maintenance costs)
- dividends, interest, etc. from investments in Swiss or foreign securities, receivables or deposits, royalties, licence and similar fees.

Taxable income usually includes your total income from all sources and all net assets worldwide (excluding property). If part of your income is taxed abroad in a country with a double taxation treaty with Switzerland, you won't be required to pay Swiss tax on that amount. However, your Swiss tax rate (basic tax value) may be assessed on your total worldwide income, including the portion on which you have already paid tax. Despite the name, the double taxation treaty is to **prevent** you paying double taxes and not to ensure that you pay twice. Income derived from real estate outside Switzerland is exempt from Swiss tax (but tax may be payable abroad). For information write to: The Swiss Federal Tax Office, Section for International Fiscal Law and Double Taxation Matters, Bundesgasse 32, CH-3003 Berne.

If you pay direct income tax, you can request a tax review (by completing an income tax return) if you think you have paid too much tax. **Note that there's always the possibility that instead of giving you a rebate, the tax authorities may 'invite' you to pay additional tax.** Anyone can lodge an appeal against their tax assessment. In some cantons, foreigners with a 'B' permit paying direct income tax and earning above a specified amount, for example, Sfr. 100,000 a year, must complete a tax return. If your tax status changes in the first year after completing a tax return, e.g. birth of a child, marriage, dependant relative or large income change, you can ask to have an intermediate assessment instead of waiting until the end of the tax period. If your spouse starts working an intermediate assessment is obligatory.

Tax Deductions

The following list is a rough guide to the deductions you can make from your gross salary when calculating your taxable income:

- Obligatory insurance contributions — federal old age and survivors insurance, disability insurance, company pension fund, accident insurance, health insurance, unemployment insurance, etc. Obligatory insurance contributions (see page 235) are deducted from your gross salary by your employer.
- Premiums for life insurance, endowment and private pensions.
- Business expenses, e.g. car expenses (including travel to and from work), entertainment, if not paid or reimbursed by your employer, outside or subsidised meals (not free meals), employment-related education and books.
- Standard allowances are permitted for many items, without proof of expenditure. Personal allowances vary depending on individual circumstances, e.g. single or married, divorced or widowed, number of children or dependants, etc., and differ widely from canton to canton.
- Interest charges on loans, overdrafts and leasing contracts.
- Medical expenses for your family totalling 5% or more of your annual income, which aren't reimbursed by an insurance policy.
- Study costs for yourself or a child totalling 5% or more of your annual income (if not reimbursed by your employer).
- Donations to recognised charities above a certain limit (receipts required).

General Notes

- Married couples and their minor children are assessed jointly. A divorced or legally separated person is assessed separately. Unmarried couples often delay getting married in Switzerland, as their joint income would put them in a higher tax bracket.
- Unemployed 'leisured foreigners' (retirees or the idle rich) can choose to be taxed on a special basis in many cantons, where the assessment is based on a notional figure according to the person's style of living. In the cantons of Geneva and Vaud the assessment is based on five times the annual rental of accommodation (including garage). In the case of property ownership, the rental value is calculated at around 3% to 7% of the property value. No wealth tax is payable on this figure. A minimum taxable income of Sfr. 100,000 may be required to qualify under the special tax basis, which may not be advantageous to those whose only income is a pension or annuity.
- A property or wealth tax (*Vermögenssteuer, impôt sur la fortune*) of 1.6 % a year is levied by all cantons on property valued at Sfr. 100,000 increasing to 5% for property valued at Sfr. one million or over. However, there's a large allowance before you pay wealth tax and it's unlikely (unless you're a millionaire) that you will pay anything. Where applicable, wealth tax is paid with your cantonal and community taxes.
- In addition to Swiss taxes, you may also be liable for taxes in your home country. Citizens of most countries are exempt from paying taxes in their home country when they spend a minimum amount of time abroad, e.g. one year. It's usually your responsibility to familiarise yourself with the latest tax procedures in your home country or country of domicile. If in doubt about your tax liability in your

home country, contact your nearest embassy or consulate in Switzerland. U.S. citizens can get a copy of a brochure entitled *Tax Guide for Americans Abroad* from American Consulates.

- With the exception of real estate, there's no capital gains tax in most cantons. Capital gains tax on property depends on the amount of profit made and the length of ownership (see page 84). Capital gains are usually taxed separately and not with general income.
- It's possible for some foreigners to live **legally** in Switzerland **without** paying Swiss income tax. To qualify you must reside in Switzerland for less than 183 days in a calendar year, or your salary (if applicable) must be paid and taxed by your employer in another country. That country must also have a 'double taxation' treaty with Switzerland (includes around 28 countries — check with your embassy or consulate in Switzerland). Whether you pay tax in Switzerland or another country depends on your country of residence, as determined by the Swiss tax authorities. This is decided under Swiss domestic law and depends on your nationality, where your permanent home and customary place of abode is situated, the country where you have the strongest personal relationships, and where the centre of your vital interests are located.
- All Swiss taxes must be paid when changing cantons or before leaving Switzerland. Tax for periods of less than one year is assessed on a pro rata basis.

CHURCH TAX

When you arrive in Switzerland and register in your local community (see **Resident's Control** on page 76) you must complete a form which asks for your religion. If you state that you're a member of the Reformed, Catholic or Old Catholic (protestant) religions, you must pay a mandatory church tax (*Kirchensteuer, impôt du culte*). (Now you know why Swiss churches are in such excellent repair.) The actual amount of tax payable depends on your salary, your community (parish) and your religion, and can amount to a few thousand francs a year if you earn a high salary. Church tax is calculated as a percentage of your basic tax value and depends on your community and canton tax rates (see **Tax Calculation** on page 263) and your church. It doesn't appear on your pay slip or your annual salary statement (*Lohnausweis, certificat de salaire*) and many foreigners are unaware that they pay it. Nevertheless, if you pay **direct income tax, you automatically pay church tax, even, for example, if you're registered as an atheist**. However, if you don't belong to an official Swiss church you can reclaim it (if you don't reclaim it, the Swiss official churches divide the spoils among themselves — the interest alone must be worth a pope's ransom).

If you're wrongly registered as a member of a taxable religion, you can have your records officially changed and reclaim any tax paid, although you can reclaim church tax for a limited period only, for example, the last three years. To de-register, you must complete a certificate (available from your local community office) and get it signed by the local priest or vicar of whatever church is your beneficiary. If you do this you will be unable to get married or buried by the church (without paying a huge fee) and it may affect your children's religious status, for example, they may no longer receive religious instruction at school. Nevertheless, there are plenty of other churches only too happy to have you as a tax-free member, e.g. Anglicans, Baptists,

Methodists, Pentecostals, the Salvation Army and many others, not to mention any number of religious sects.

If you're not officially a member of an official Swiss church, you can reclaim your church tax every one to three years, via a form obtainable from your community. Fill in your personal particulars, bank account information and your earnings over the period for which you're reclaiming the tax, or alternatively attach a copy of your salary statement (*Lohnausweis, certificat de salaire*) for the period in question. Send the form to your canton's tax office (*Steueramt, bureau des impôts*), the address of which is printed on the form. You will be advised by letter when **your** money (which doesn't include interest) has been credited to your account, usually after six to eight weeks.

FEDERAL WITHHOLDING TAX

Federal withholding tax (*Verechnungssteuer, impôt anticipé*) of 35% is deducted directly from investment income, which includes all interest on bank balances in Switzerland. This tax is intended for businesses and although it's automatically deducted by all banks from the interest on deposits, it's reclaimable by individuals paying Swiss income tax, provided they declare their assets. You may, however, be liable for wealth tax on your assets (if you're seriously rich).

If you pay direct income tax (*Quellensteuer, impôt à la source*), federal withholding tax can be reclaimed for the preceding three years via a form available from your community office. If you pay tax annually, a claim should be made on your income tax return. You can choose to have federal withholding tax repaid in cash, directly into a bank or post office account or deducted from your next tax bill, in which case you will be paid interest on the amount due.

WILLS

It's an unfortunate fact of life that you're unable to take all those lovely Swiss francs with you when you make your final departure (unless you're Swiss, in which case you will have access to heavenly bancomats). All adults should make a will (*Testament*) regardless of how large or small their assets. If you don't want your estate to be subject to Swiss law, you're usually eligible to state in your will that it's to be interpreted under the law of another country. This will depend on your (and your spouse's) nationality and your ties with that country. A foreigner who also holds Swiss nationality **must** make his will under Swiss law, if he's resident in Switzerland. If your estate comes under Swiss law, your dependants may be subject to the weird and wonderful Swiss inheritance laws. Swiss law is restrictive regarding the distribution of property and the identity of heirs (the estate is divided according to the number of children, who may get the lion's share of the spoils). You might not be too concerned (wherever you end up) but your dependants might well be.

Estate, inheritance and gift taxes are levied by all cantons except Schwyz (which levies none of these taxes) and Lucerne (which doesn't have a gift tax). Death duty (which may be as low as 4% or 5%) varies from canton to canton and generally depends on the relationship of the beneficiary to the deceased; the closer the relationship, the lower the rate. The duty levied upon the estate of a foreigner who is domiciled, but has never been employed in Switzerland, is reduced in some cantons, e.g. by 50% in Vaud.

To avoid being subject to Swiss death duty and inheritance laws, you must establish your domicile in another country. Foreigners living in Switzerland with a 'C' permit are usually considered under Swiss federal and private international law to be domiciled in Switzerland. In general, all valid wills made in accordance with the law of the place of execution are recognised in Switzerland, both under the Hague convention, to which Switzerland is a party, and under the Swiss Private International Law Act 1987. It's possible to make two wills, one relating to Swiss property and one to foreign property.

If you don't specify in your will that the law of another country applies to your estate, then Swiss law will apply. If you're domiciled in Switzerland and wish your will to be interpreted under Swiss law, you can state this and that you've abandoned your previous domicile, in your will. Your will must also be legal and valid in Switzerland. **Making a will in Switzerland is a complicated matter and it's advisable to seek professional legal assistance, which may even be obligatory in some cantons. A lawyer will explain the law and your various options (if any).**

Keep a copy of your will(s) in a safe place and another copy with your solicitor or the executor of your estate. Don't leave them in a safe deposit box, which in the event of your death, will be sealed for a period under Swiss law. You should keep information regarding bank accounts and insurance policies with your will(s) — but don't forget to tell someone where they are. If you die while working in Switzerland, your salary will usually be paid for an extra month, or two months if you have more than five years service (maybe the Swiss **really do** have bancomats in heaven?).

COST OF LIVING

No doubt you would like to try and estimate how far your Swiss francs will stretch and how much money (if any) you will have left after paying your bills. First the good news. As you're probably aware, Switzerland has a very high standard of living. Its per capita income and individual purchasing power is among the highest in the world and executive salaries are the highest in Europe. Switzerland generally has a low inflation rate of around 2%, although in 1990 it reached 5.4%, which for Switzerland is hyper-inflation. Although salaries increased by 5.9% from October 1989 to October 1990, inflation during this period was 6.4%, which resulted in a real salary **loss** of 0.5%. However, the real bad news is that Switzerland has one of the highest costs of living in Europe and Swiss cities, particularly Geneva and Zurich, rate among the most expensive in the world. In fact around 600,000 people (one third of which are pensioners), or one tenth of the population, live on or below the official Swiss poverty line, defined as an income of Sfr. 1,500 per month.

It's difficult to calculate an average cost of living in Switzerland, as it depends on each individual's particular circumstances and life-style. Although the cost of living in Switzerland is high, costs are offset by higher salaries and lower taxes than in many other countries. What is important to most people is how much money they can save (or spend) each month. Overall your food bill will almost certainly be higher, as Switzerland has very high food prices — Geneva and Zurich food prices are only exceeded worldwide by Tokyo. The actual difference in your food bill will depend on what you eat and where you resided before arriving in Switzerland. Food in Switzerland is around double the cost in the USA and up to 50% higher than in France, Germany and the UK. Around Sfr. 800 should feed two adults for a month in most

areas (excluding fillet steak, caviar and alcohol). Living in Switzerland provides an excellent incentive to cut down on all those expensive rich foods.

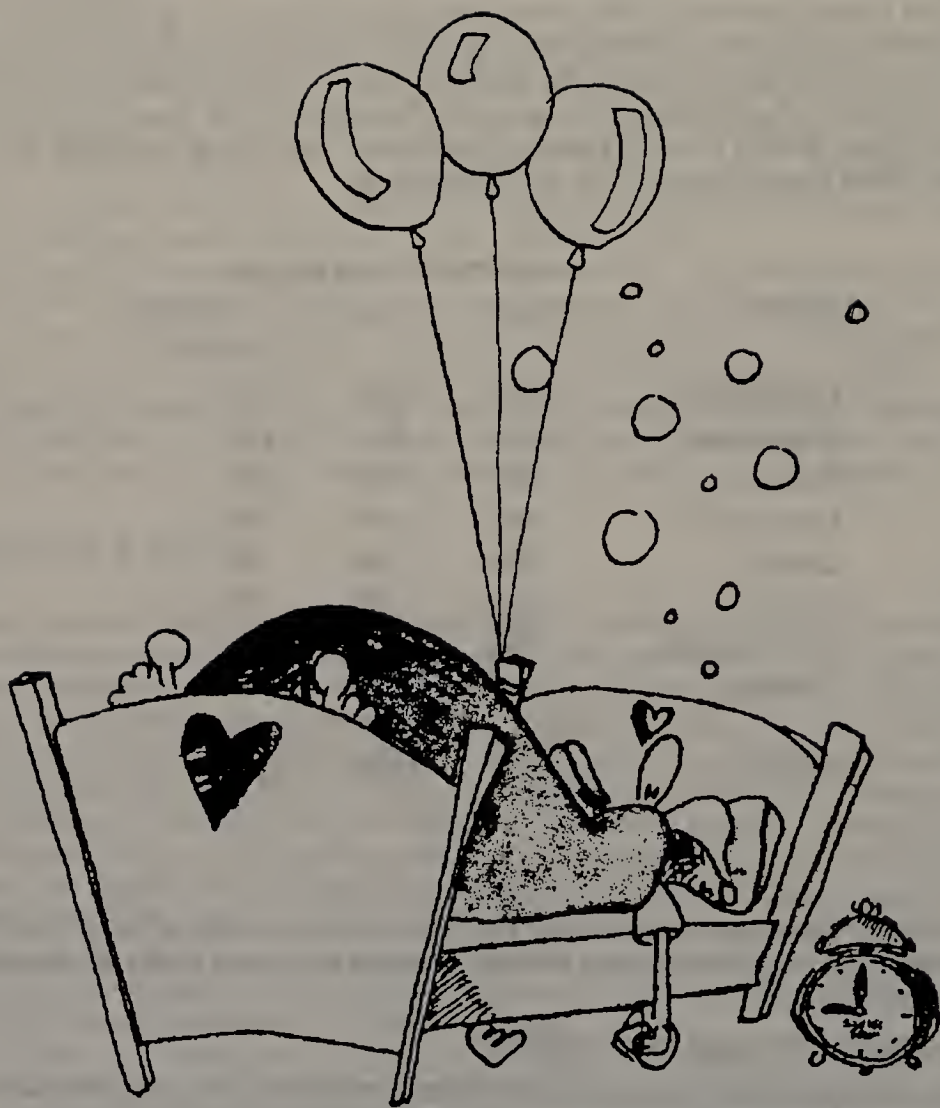
Despite the high cost of food, the cost of living in Switzerland needn't be astronomical. If you shop wisely, compare prices and services before buying and don't live too extravagantly, you may be pleasantly surprised at how little you can live on (so long as you don't want to buy a house). In fact, with the notable exception of rents, many people find that living in Switzerland isn't as expensive as they expected it to be. Shopping abroad (see page 326) can also help you reduce your living costs.

A list of the approximate **MINIMUM** monthly major expenses for an average single person, couple or family is shown in the table below. When calculating your cost of living, deduct the appropriate percentage for income tax from your gross salary (see page 262) and at least 11% for obligatory insurance deductions (see page 235). The numbers after some items refer to the notes below.

ITEM	MONTHLY COSTS (Sfr.)		
	Single	Couple	Couple with 2 children
Housing (1)	1,000	1,500	2,000
(bedrooms)	(1)	(2)	(3)
Food	400	800	1,000
Leisure (2)	400	450	500
Car (3)	200	200	200
Travel	100	150	200
Insurance (4)	200	300	350
Clothing	100	200	400
TOTAL	2,400	3,600	4,650

Notes

- (1) For a modern, new or fairly new apartment in an average suburb. Note that in some cities, e.g. Geneva and Zurich, housing costs can easily be double these figures.
- (2) Includes holiday and sports expenses.
- (3) Car running costs for an average family car, including third-party insurance, road tax, petrol and servicing, but excluding depreciation or credit costs.
- (4) Includes all 'voluntary' insurance, including health.



14.

LEISURE

North of Italy, among the Alps, is Switzerland; it's a small state with no language of its own, producing little but goats and some timber; but possessing considerable wealth because of the large numbers of visitors who arrive every year for climbing or sight-seeing.

The foregoing paragraph was how Switzerland was cursorily dismissed in a travel book describing the world and its regions, published in 1928. Over 60 years later, not surprisingly, a few things have changed (there are fewer goats and trees). However, Switzerland still possesses considerable wealth and catering to visitors has developed into a very profitable tourist industry. Today, tourism is Switzerland's third largest industry, employing some 350,000 people directly or indirectly and earning some Sfr. 12 billion, or around 8% of Switzerland's total annual revenue. One in every three people in mountain areas relies on tourism for a livelihood.

Leisure activities and entertainment in Switzerland are of the high standard and diversity you would expect from a country that celebrated 200 years of tourism in 1987 (and its 700th anniversary in 1991) and is credited with having invented tourism. It offers a huge variety of entertainment, sports (see **Chapter 15**) and pastimes and is blessed with a wealth of natural beauty hardly matched anywhere else in the world. The majority of tourists come to Switzerland to participate in outdoor sports (e.g. skiing and hiking) and not, for example, to savour the night life, which although lively enough for most people, may disappoint the international jet set. If you want to get away from road traffic and its ever-attendant pollution, try one of Switzerland's nine car-free Alpine resorts (Bettmeralp, Braunwald, Mürren, Riederalp, Rigi-Kaltbad, Saas-Fee, Stoss, Wengen and Zermatt).

Switzerland is a small country and no matter where you live you can regard the whole country as your playground. Due to excellent road and rail connections, a huge area is accessible for day excursions and anywhere within Switzerland (and many neighbouring countries) is within easy reach for a weekend trip. The maximum distance from east to west is only 348km (ca. 216 miles) and from north to south just 220km (ca. 137 miles).

Information regarding local events and entertainment is available from tourist offices and local newspapers. In most cities there are magazines or newspapers devoted to entertainment (e.g. *Panorama* and *Scoop* in French-speaking Switzerland). Free weekly or monthly programmes are published by tourist offices in all major cities and tourist centres. Many city newspapers publish free weekly magazines or supplements, containing a detailed programme of local events and entertainment. In some cities (e.g. Basle) a free videotext information service is provided via guide terminals placed in strategic positions around the city.

Other useful sources of information are the monthly English-language magazines *Swiss News*, *Geneva News* and *Switzerland*, the official monthly magazine of the Swiss National Tourist Office (SNTO) — see **Appendix D** for more information. The latest entertainment information can be obtained from the Swiss television teletext service (440). Tourist information is also provided by the SNTO (see below) on telephone service number 120.

The main aim of this chapter (and indeed the purpose of the whole book) is to provide information not found in standard guide books. General tourist information is available in many excellent Swiss guide books. Among the best are the *Michelin Green Guide to Switzerland*, *Baedeker's Switzerland* and *Fodor's Switzerland* (see **Appendix B** for a list).

TOURIST OFFICES

There are tourist offices in all Swiss cities and tourist areas, where English-speaking staff can provide you with a wealth of information and also find you an hotel room. They are open daily (including Saturdays and Sundays) in most major cities and tourist centres; telephone the tourist office or consult a guide book to find out the exact business hours. In major towns, reduced opening hours are in operation during winter, while in smaller towns and resorts, tourist offices close for lunch and may be open during the winter or summer season only.

Services provided by tourist office include: local information; hotel reservations; local and city tours; excursions; congresses; car hire; guides and hostesses; and train and bus information. In some towns a walking tour on cassette (with free map) can be hired for a small fee.

In addition to local tourist offices, the Swiss National Tourist Office (SNTO), (*Schweizerische Verkehrszentrale (SVZ)*, *Office National du Tourisme (ONST)*) are also a mine of information. Besides promoting tourism, the aim of the SNTO is to further understanding of Switzerland's special political, cultural and economic characteristics, which it does in close cooperation with 12 regional tourist promotion boards. The SNTO has 25 representatives worldwide (Amsterdam, Brussels, Buenos Aires, Cairo, Chicago, Düsseldorf, Frankfurt am Main, Hamburg, Johannesburg, London, Los Angeles, Madrid, Milan, Munich, New York, Paris, Rome, San Francisco, Stockholm, Stuttgart, Sydney, Tel Aviv, Tokyo, Toronto and Vienna), many of which sell tickets for Swiss transport companies. They produce over 100 publications (one in 33 languages) totalling around four million copies and distribute many more. **Note that the SNTO are continually revising, updating and replacing their publications in a constant effort to improve their services and some of the brochures listed in this book may no longer be available.**

Whatever you would like to know, the SNTO will either provide you with the information directly or with the address of someone who can help you. They will answer telephone enquiries and send information by mail. The SNTO produces an annual booklet entitled *Events in Switzerland*, which lists music, theatre and film, folklore, public festivals, sports events, exhibitions, fairs, markets and congresses, planned for the next few years. Resorts offering a special programme of events for guests are listed in a leaflet available from the SNTO, as are resorts which provide special guest reduction cards.

The SNTO is Switzerland's ambassador of tourism and in contrast to the sometimes frosty reception from Swiss embassies (particularly when enquiring about employment in Switzerland), they are a paragon of cooperation and friendliness. The SNTO head office is located at Bellariastr. 38, CH-8038 Zurich (tel. 01/288 11 11). Business hours are 8 to 11.45 a.m. and 1 to 5 p.m., Monday to Friday only.

HOTELS

All Swiss hotels are comfortable, clean and efficient. The standard of hotel accommodation and service is excellent; whether a luxury 5-star hotel or a humble pension, it's almost impossible to find a bad hotel. Not surprisingly, Swiss hotels and hotel training schools provide the best training for hotel staff in the world.

Swiss hotels are, however, generally expensive, particularly in major cities, although prices are no higher than in many other European cities and usually cheaper than London or Paris. Prices vary considerably depending on the standard, location, season (low, middle or high) and the amenities provided. The following table can be used as a rough guide:

Class	Star Rating	Price Range (Sfr.)
luxury	5	125 - 300
first	4	90 - 180
middle	3	50 - 120
comfortable	2	40 - 80
simple	1	30 - 50

The prices quoted above are **per person, per night**, sharing a double room with bath (prices are almost always quoted per person and not per room). There's usually no charge for children up to six years old when sharing their parents' room and reductions for older children (e.g. 50% for ages 6 to 12, 30% for ages 13 to 16) are usually provided. Continental breakfast is usually included in the cost and a British or American style cooked breakfast, sometimes buffet style (self-service), is available in many first class hotels, although it may be an extra. Most hotels with restaurants offer half-board (breakfast and dinner) or full-board (breakfast, lunch and dinner) on favourable terms. An hotel *Garni* provides bed and breakfast but not full board.

Cheap accommodation, e.g. small one-star hotels and pensions, is usually difficult to find in the main cities. Outside major cities it's not necessary to pay a fortune; a guide to cheap hotels costing an average of Sfr. 35 per person, per night, is available from E & G Hotels, Postfach, CH-3818 Grindelwald (tel. 036/53 44 88). E & G hotel accommodation varies from dormitory beds at Sfr. 15 per night up to the most expensive rooms at around Sfr. 60 per night. A brochure listing inexpensive hotels, inns and pensions, for an average of Sfr. 30 per night (including breakfast but without bath or shower) is available from the SNTÖ (see also **Youth Hostels** on page 279). Many hotels in Switzerland have special rates for senior citizens and children. Most people should be able to find something to suit their budget and taste among over 7,000 hotels and boarding houses in Switzerland, offering a total of around 280,000 beds.

The *Swiss Hotel Guide* (*Schweizer Hotelführer, Guide Suisse des Hôtels*) is published annually by the Swiss Hotel Association (SHA) and is available free from them (address below), offices of the Swiss National Tourist Office (SNTÖ) and from book shops for Sfr. 2. It contains the addresses, telephone/telex numbers, opening dates, room rates and amenities of around 2,750 hotels, guesthouses and pensions, including hotels with special facilities for the handicapped. It also lists restaurants, spas and climatic resorts. The SHA also publish brochures for senior citizens, a list of hotels with special facilities for children and information about country inns. For more information contact the Swiss Hotel Association (*Schweizer Hoteller-Verein, Société Suisse des Hôteliers*), Monbijoustr. 130, P.O. Box 2657, CH-3001 Berne (tel. 031/50 71 11). An organisation catering particularly for families is Happy Family Swiss Hotels, Postfach, CH-8784 Braunwald (tel. 058/84 38 44). Special holiday deals are available throughout the year at most large hotels, e.g. skiing holidays, which include half board

and a ski pass. Holidays tailored specially for pensioners are organised by Pro Senectute Schweiz, Lavaterstr. 60, CH-8027 Zurich (tel. 01/201 30 20).

In most Swiss cities and resorts, the local tourist office will find you an hotel room for a charge of around Sfr. 2. They may also provide brochures and information regarding youth accommodation, hotels catering specially for children and hotels with swimming pools and sports facilities. Residential hotels and one-room hotel apartments are available for longer stays. Hotel apartments in cities aren't often let for less than six months, due to the difficulty of finding replacement tenants, particularly in winter. In mountain resorts, many hotels close for the summer months or close between the end of the summer season and the start of the winter season, e.g. October to November. **If you want an hotel room during an international convention or fair or in a popular resort, particularly during school holidays, book well in advance (especially for a top class hotel).**

Among their many brochures, the SNTTO publish a Swiss hotel guide for the disabled; a guide to historical inns and castle hotels; an hotel and restaurant (with Kosher kitchens) guide for Jewish people; a list of resorts with holiday facilities for children and young people; brochures offering holidays on farms; and country holidays in furnished apartments. The SNTTO also provide information regarding the Swiss Congress, an association of 18 Swiss convention centres with facilities to host major international events to the highest standards.

Information regarding hotels with special facilities for the disabled is available from: Mobility International Schweiz, Postfach 129, Feldeggstr. 77, CH-8032 Zurich (tel. 01/383 04 97). They also produce holiday catalogues for disabled people and city guides for the disabled for 26 Swiss towns and cities (Sfr. 5 each). The Swiss Invalid Association, Froburgstr. 4, CH-4600 Olten (tel. 062/32 12 62) publish an hotel guide for the disabled in cooperation with the Swiss Hotel Association.

You're required by Swiss law to produce your passport or identity card and complete a form when registering at an hotel (they don't usually keep your passport overnight).

HOLIDAY ROOMS & APARTMENTS

You can find holiday rooms for rent (*Zimmer zu vermieten, chambre à louer*), chalets and apartments (around 360,000 beds) in all holiday areas. Local tourist offices often maintain a list of rooms to let in private homes, particularly in German-speaking areas. Chalets and apartments can be rented through agencies or direct from owners.

An apartment is generally much cheaper than an hotel room, you have more privacy and freedom and you're able to prepare your own meals. Standards, while generally high are variable, and paying a high price doesn't always guarantee a good location or a well furnished or well appointed apartment (most apartments look wonderful in a brochure). Most holiday apartments are, however, comfortable and all are spotlessly clean. Apartments are generally well-equipped with bed linen, towels, cooking utensils and crockery and cutlery, although there may be an extra charge for bed linen. Some basic food stuffs (salt and sugar) and such essentials as toilet paper and soap may be provided, but don't count on it. Most people take essential foods and supplies with them and buy fresh food as soon as they arrive. Shops in holiday areas may be open for a period on Sundays, particularly in ski resorts during the skiing season.

You're normally required to do your own daily cleaning, as apartments aren't serviced unless part of a large private chalet or an hotel apartment complex, when chambermaids are provided. Don't overdo the cleaning, as you must usually pay for an apartment to be cleaned on your departure. Apartments are normally let on a weekly basis from Saturday to Saturday. You're required to move out by around 1200 on your last day, when a veritable army of cleaning ladies march in.

Apartments are best rented from the owners and not through an agent. Write to the tourist office of the town or village where you wish to stay — well in advance for public and school holiday periods (three to six months in winter). Tourist offices will usually send you a list of apartments with prices and a map showing their location. The location is of particular importance if you're going to be skiing, as you will want to know how far the apartment is from the nearest ski lift. Generally the nearer the ski lifts, the more expensive the apartment. Other aspects which determine the rental cost are the size, amenities, general quality of the apartment and the season. Budget for around Sfr. 150 to 250 per person, per week, for a four bed apartment in high season and up to 50% less during the low season.

If you obtain a list of apartments from the tourist office you must contact the owner or agent directly to find out the availability and further details and to book the apartment. You may have to pay a deposit or the full cost in advance. Check whether there are any extras for cleaning or breakages (sometimes included in the rent). In most ski resorts, landlords will collect a visitor's tax (*Kurtaxe, taxe de séjour*) of from Sfr. -.20 to Sfr. 2.50 per adult per day.

In summer you can usually find an apartment on the spot without any trouble, particularly in resorts catering mainly for winter sports fans. Chalets and apartments can also be hired from many agents in Switzerland including: The Automobile Club of Switzerland (ACS), Wasserwerksgasse 39, CH-3000 Berne 13 (tel. 031/22 47 22), Interhome (Schweiz) AG, Buckhauserstr. 26, CH-8048 Zurich (tel. 01/497 22 22) and Utoring AG, Beethovenstr. 24, CH-8002 Zurich (tel. 01/497 27 27). A list of chalet and apartment agents is also available from the SNTTO.

CARAVANS & CAMPING

Switzerland has around 450 camping and caravan (US trailer) sites, graded from one to five stars according to their amenities, location, etc., many of which are open all year round. The cost is around Sfr. 15 per night for a family of four. Campers must have an international camping carnet, which is available from Swiss camping associations (see below). Permission is required to park or camp on private property or anywhere outside official camping sites. Caravans can be hired in most areas of Switzerland (contact the SNTTO for information).

For detailed information about camp sites, contact the Swiss Camping and Caravanning Federation (*Schweizerischer Camping- und Caravanning-Verband, Fédération Suisse de Camping et de Caravanning*) Habsburgerstr. 35, Postfach 24, CH-6000 Lucerne 4 (tel. 041/23 48 22) or the Swiss Camping Association (*Verband Schweizerischer Campings, Association suisse de Campings*), c/o Ferienzentrums, Camping Manor-Farm, Seestr. 119, CH-3800 Interlaken (tel. 036/23 35 23).

Both of the above organisations publish handbooks listing all Swiss camp sites and their facilities, which are available directly from them or from book shops in Switzerland. The Touring Club of Switzerland publish the *TCS Camping Guide*,

available from TCS offices and book shops for Sfr. 11.80. In addition to listing camp sites in Switzerland, it lists sites in France, Italy, Spain and Yugoslavia (including a section on nature camp sites, i.e. camping without clothes, for those who want to save on laundry costs). A list of camp sites is also available from the SNT0.

YOUTH HOSTELS

If you're travelling on a tight budget, one way of stretching your precious financial resources is to stay in youth hostels. Youth hostel accommodation is open to all, although priority is given to those up to the age of 25 years (members under seven years old must be accompanied by an adult). There are around 90 youth hostels in Switzerland (over 5,000 worldwide) with some 8,000 beds. All youth hostels provide separate dormitories for males and females and hot showers, and some provide cooking facilities, a laundry and a cheap restaurant (breakfast Sfr. 5 to 6, lunch or dinner Sfr. 7 to 9). The cost of accommodation ranges from Sfr. 7 to 20 per night and usually includes a sleeping bag.

You must be either a member of the Swiss Youth Hostel Federation (SYHF) or the International Youth Hostel Federation (IYHF). Membership of the SYHF costs Sfr. 18 for those aged 7 to 20 and Sfr. 28 for those over 21. Family membership is also available for Sfr. 32. To avoid disappointment you're advised to book a bed at least five days in advance. In February, July, August and holiday periods, pre-booking is usually essential. Youth hostels usually close at 10 p.m., require guests to be quiet until 7 a.m. and don't allow alcohol on the premises. Smoking is restricted to specified rooms only.

For more information contact the Swiss Youth Hostel Federation (SYHF) (*Schweizerischen Bund für Jugendherbergen, Fédération Suisse des Auberges de Jeunesse*) Engestr. 9, Postfach 265, CH-3000 Berne 26 (tel. 031/24 55 01). The SYHF publish a guide to Swiss youth hostels entitled *Discover Switzerland*, available directly from them for Sfr. 3.50 (including postage) and a free map showing hostel locations and listing their facilities. Youth hostel information is also available from the SNT0 who publish a free *Swiss Youth Hostel Guide*.

The SYHF travel service, Yugi Tours, Neufeldstr. 9, CH-3012 Berne (tel. 031/23 26 21), organises tours for youth hostellers, both in Switzerland and abroad. The Swiss Student Travel Service (*Schweizerischer Studentenreisedienst, Voyages SSR*), Bäckerstr. 52, CH-8004 Zurich (tel. 01/242 30 00), provide information for travellers aged from 16 to 35 and have offices in most Swiss towns. They also have their own low cost hotels, camps and workshops in Switzerland, organise inexpensive European holidays and produce a handbook in English entitled *Switzerland the Cheap Way*.

MUSEUMS, ART GALLERIES, ETC.

Switzerland has over 600 museums, art galleries, zoos and gardens. Most museums are closed on Mondays and on public holidays, which is unfortunately standard practice on the continent; admission is usually free on Sundays. Many museums close during lunch periods and opening times vary greatly, so check in advance. Basle and Zurich zoos are world famous and offer family and individual annual season tickets for regular visitors. Some exhibitions make reductions for foreigners on production

of a passport and cheap local transport tickets are usually available for visitors to trade exhibitions.

Lists of art galleries, zoological gardens, botanical gardens and nature parks, plus a brochure entitled *Out-Of-The-Ordinary Swiss Museums*, are obtainable from the SNTÖ. All tourist information offices provide information about local attractions. The *Michelin Green Guide to Switzerland* includes a list of the major museums, sights, tourist attractions and summer cable-cars and chair-lifts, including costs and opening times. News about exhibitions and fairs can be obtained from the telephone service number 188.

CINEMAS

Around 450 cinemas (*Kino, cinéma*) in all areas of Switzerland generally show English-language films in the original language with German and French subtitles. Cinema listings in German-language newspapers show the original soundtrack language (upper-case first letter) and the subtitle languages (lower-case letters). For example, E/d/f denotes English original language with German (*Deutsch*) and French (*Français*) subtitles, F/d denotes French language with German subtitles. In French-speaking areas, v.o. = *version originale* (original language version). Programmes are shown on street posters in some towns.

Children under 18 aren't admitted unless a film is designated as suitable for children (*Kindervorstellung, spectacle pour enfants*). Age restrictions vary from 6 years for Walt Disney type films, to 9, 12 and 16 years for other films. In some cantons cinemas must advertise the suitable age limit, but don't always enforce it when children are accompanied by an adult (children usually comfort their parents during the 'scary' bits). It's not unusual for children (or adults) who look younger than their years, to be asked for proof of their age, e.g. a school identity card or a passport.

Most cinemas accept telephone reservations and provide season tickets for movie fans. There are also private film clubs in the main cities. Local cinema programmes are given on telephone service numbers 122 to 124.

THEATRE, OPERA, BALLET

Switzerland has many excellent theatres (around 150) and opera houses, including many small theatres and troupes, where performances are held in French, German, Italian and other languages (not simultaneously). In major cities, amateur English-language theatre companies periodically stage plays, and incidentally, are always on the lookout for new talent (see **Appendix C** for a list). English and American repertory companies occasionally tour Switzerland. Programmes are obtainable from tourist information offices. Tickets for ballet and opera are in heavy demand, so apply well in advance.

An annual calendar of music, theatre and dance events is available free from the SNTÖ. The Swiss cultural magazine *Musik & Theater* is available on subscription for Sfr. 75 a year (Sfr. 49 for students) for 10 issues from: Musik & Theater, Postfach 926, CH-9001 St. Gallen.

Switzerland has a world-famous travelling circus, Circus Knie, which tours from April to November and smaller circuses also tour in the summer.

CONCERTS

Classical concerts, music festivals and solo concerts by international musicians and performers, are staged regularly throughout Switzerland. Many Swiss international music festivals, from orchestral, choral and opera to jazz and rock, are world renowned. Season tickets are usually available for a whole season of classical performances or a selection of performances may be chosen from a prepared list. Basle, Geneva and Zurich all have highly respected orchestras. Free organ and choral concerts are performed in churches throughout the year and free outdoor concerts are staged in summer. Look for announcements in your local newspapers or ask at your local tourist office.

The Swiss Bank Corporation publish a free bi-monthly magazine for popular music fans entitled *Good News*. It's available from any SBC branch or on free subscription from: Good News Magazin, Abo-Service, Postfach, CH-8033 Zurich. Tickets for pop music concerts are available from main branches of the SBC with a 'Ticket Corner' (includes branches in all major towns, listed on the back of the *Good News* magazine), branches of the Ex Libris chain of record and book shops, and other record and department stores. SBC customers can order tickets by telephone, which can either be delivered by post or collected from the bank, with the cost being deducted directly from your bank account. Note that ticket prices in Switzerland are generally high and for 'Super Stars' can be astronomical.

For the musically talented there are musical (classical and brass bands) and choral societies in most towns and villages and national orchestras for the really gifted (around 30 large professional orchestras). Those who can't sing or play a musical instrument can join a yodelling group.

A list of all major concerts and music festivals in Switzerland is provided in the Swiss National Tourist Office (SNT0) brochure *Events in Switzerland*. The SNT0 can also provide information regarding bookings and ticket purchase.

SOCIAL CLUBS

There are many social clubs and organisations in Switzerland, catering for both foreigners and Swiss. They include Ambassador clubs, American Women's and Men's Clubs, Anglo-Swiss clubs, Business Clubs, International Men's and Women's clubs, Kiwani Clubs, Lion and Lioness Clubs and Rotary Clubs. Expatriates from many countries have their own clubs in major cities; ask at your embassy or consulate in Switzerland. Many local clubs organise activities and pastimes such as chess, whist, art, music, sports activities and sports outings, theatre, cinema and local history. Chess fans with a yearning for the outdoor life and public acclaim, can play giant outdoor chess in many towns and cities.

If you want to integrate into your local community or Swiss society in general, one of the best ways is to join a Swiss club. Most communities publish a calendar of local sports and social events. A list of social clubs and organisations for English-speaking foreigners can be found in **Appendix C**.

DISCOTHEQUES & NIGHTCLUBS

There are discotheques and nightclubs in all major Swiss towns and cities. Some discotheques don't have a drinks or alcohol licence and you must bring your own beer, tea, milk, wine, soda pop, gin, etc. They will keep your drinks cold (if necessary) and supply you with free glasses, bottle or can opener and ice. Discotheques and nightclubs in Switzerland are generally expensive. The entrance fee for discos (irrespective of whether they have a drinks licence) is usually between Sfr. 10 and 30, which sometimes includes a 'free' drink. Drinks (when available) are very expensive.

Although most Swiss aren't night owls (they usually go to bed about 9 p.m.), there are jazz and night clubs, bars, cabarets and discotheques open until 2 or 4 a.m. in the major cities. Many clubs are private and don't admit casual visitors unless accompanied by a member.

CASINOS

In Swiss casinos you may play *Boule* only, a sort of simplified roulette. The maximum stake is Sfr. 5 (not exactly big time for an oil baron or tycoon) which you can wager in around 17 casinos (Arosa, Bad Regaz, Baden, Berne, Brunnen, Crans, Engelberg, Geneva, Interlaken, Locarno, Lucerne, Lufano, Montreux, Rheinfelden, St. Moritz, Thun and Zurich). You can of course gamble as much as you like in the other sort of casinos in Switzerland, commonly known as stock exchanges. The Swiss have always voted against allowing 'real' casinos on Swiss soil and not surprisingly, all the BIG Swiss gambling money flows over the borders into the strategically placed casinos surrounding Switzerland (when you're embarrassed by riches you can afford to be generous to your neighbours). Not all Swiss, however, think it's smart letting all this easy money end up in foreigners' pockets.

The most popular foreign casinos near the Swiss border are located at Aix-les-Bains, Evian and Divonne (France), Campione D'Italia (Italy), Bregenz (Austria) and Konstanz (Germany).

BARS & CAFÉS

Bars and cafés abound throughout Switzerland, which, like most continental countries, has sensible licensing laws. Most bars and local restaurants (which are bars that provide food) are open from morning to midnight, including Sundays. Hot food, snacks and excellent coffee are usually always available. (How the Swiss manage to remain sober is a mystery; no doubt self-control is another admirable Swiss quality.) There are many English-style pubs where you can get British and other foreign beers. Draught Guinness is available in some pubs, although it's not as good as the **real** thing and is generally served much too cold.

Local Swiss beers and wines are generally good and imported beverages are widely available (local *hell* beer won't kill you, it just means light beer). Spirits and cocktails are outrageously expensive, particularly in hotels. Excellent local mineral waters are available everywhere. Bear (becr?) in mind that tea-rooms and cafés **don't sell alcohol**. In bars, a choice of non-alcoholic drinks should be available at prices below the cheapest alcoholic drink, although this is often **not** the case (non-alcoholic wines and beers are also usually available).

In Swiss bars you don't pay for each drink as it is served, except in crowded tourist haunts (tourists can't be trusted) or a pub with English bar service. You will usually get a total bill at the end of the evening (the system is designed to help you drive home, as the size of the bill has an immediate sobering effect). While on the subject of driving and drinking, the law is very strict in Switzerland (see page 204). If you have more than a couple of small drinks you would be well advised to hitch a ride with a sober friend or use public transport. The legal age for drinking alcohol in public places in Switzerland is 16. Most cafés, bars and local restaurants provide free local newspapers and magazines, a common practice on the continent of Europe (Messrs. Maxwell and Murdoch, British press barons, wouldn't approve).

A popular card game named *Jass*, remotely similar to bridge and requiring a special deck of cards, can be played in many bars and local restaurants. Most local bars and restaurants have a family or regulars' table (*Stammtisch*, *table des habitués*) which is reserved for regular customers. It's usually denoted by a huge ashtray and you may be asked to move if you sit there.

Like restaurants, most bars and cafés close on one or two days a week (*Ruhetag*, *jour de repos*), usually shown on the door.

RESTAURANTS

There are around 27,000 restaurants in Switzerland, approximately one for every 240 inhabitants and one on top of every mountain (fascinating these statistics). Restaurants in Switzerland invariably provide good food and service, although there's very little original Swiss cooking on offer, most restaurants providing international cuisine.

All restaurants are obliged by law to display their menu and prices outside. A good meal with a bottle of wine costs around Sfr. 30 to 45 a head in an average restaurant; about the same price as in most northern European countries. Of course you can easily pay Sfr. 100 to 200 a head if you want the best food and the cost of wine can be astronomical. In many expensive restaurants *nouvelle cuisine* is fashionable, consisting of many tiny portions on very large plates — if you're starving go to a local bar. All restaurants offer a variety of house wines (*Offener Wein*, *vin ouvert*) which can be bought by the deci-litre (but is still expensive). Swiss restaurants and hotel bills include a service charge of 15%, introduced to cut out tipping; the price you see on the menu is the price you pay. Never be concerned about not leaving a tip or leaving a few small coins only, as the waiter won't abuse you or spill soup over you when you return.

Most restaurants offer a daily menu (*Tagesmenu*, *menu de jour*) at lunch time, usually from 12 a.m. to 2 p.m. It includes a choice of meals with soup or salad (and sometimes a dessert) from around Sfr. 10. Dinner in a local restaurant or bar is usually served from 7 to 9.30 p.m. Many restaurants offer half-portions for children or have a children's menu. Mövenpick restaurants are particularly good for children and offer a choice of menus. McDonalds (the American chain of hamburger restaurants) have branches in major cities and let their restaurants for childrens parties (as do Mövenpick). Many department stores have good value for money restaurants. If you like a glass of wine or beer with your meal, avoid alcohol free (*Alkoholfrei*, *sans alcool*) restaurants, tea-rooms and cafés (e.g. Migros restaurants).

Exotic foreign restaurants, which in Switzerland includes most foreign restaurants (e.g. Chinese and Indian), aren't as common as in many other European countries and can be expensive. Most foreign cuisine is, however, available in the major cities. Lists of vegetarian and Kosher restaurants are available from the SNTÖ. It's advisable to make a reservation for the more expensive or more popular restaurants, particularly during lunch times, on Friday and Saturday evenings and at anytime for parties of four or more people.

In most bars and local restaurants you're given cash register receipts for each item ordered, which are totalled when you ask for your bill. Sliced bread is usually provided free with a meal, but bread rolls usually cost extra. If your waiter or waitress is going off duty, don't be surprised if you're asked to pay half-way through your meal.

Most restaurants close on one or two days a week (*Ruhetag, jour de repos*), usually shown on the restaurant door. Many restaurants have a private room which can be used (usually free) for a club meeting or social function, provided the participants buy coffee or other drinks. The continental game of skittles (*Kegelbahn, jeu de quilles*) can be played in many restaurants.

LIBRARIES

Most public libraries in cities and large towns have books in English, French, German and Italian. Opening times vary but are usually around 10 a.m. to 8 p.m. Monday to Friday and 10 a.m. to 4 p.m. on Saturdays. Smaller libraries may open on only one or two days a week. Most large towns and cities have a central library (*Zentralbibliothek, bibliothèque centrale*) with a large selection of English-language books and most university libraries are open to the public. Public library opening hours may be reduced during the summer holiday period. Library membership is usually free or a nominal charge is made, for example, around Sfr. 10 for ten years.

Private libraries are fairly common in major cities, some of which have a large collection of English-language books, magazines and newspapers, e.g. the British embassy library in Berne. The American library in Geneva is the second largest English reading library on the continent, with around 17,000 titles. It's usually necessary to pay an annual membership fee to join a private library. American Women's Clubs (see Appendix C) run English-language libraries in most major Swiss towns, which are open to non-members for a small subscription fee. There are also toy and record libraries in many cities.

FOREST HUTS

Most communities have their own forest hut (*Waldhütte, cabane*) which you may hire for social events (parties, drunken orgies, etc.). The fee is around Sfr. 70 to 100 per day or night for a community resident, double for a non-resident. The rent varies depending on the community and the amenities provided. In some huts glasses, crockery and cutlery are provided besides electricity, running water and toilets, while others are fairly basic.

Forest huts are an excellent place to hold a party in summer or winter, when you can usually build a log fire. You can make as much noise as you like, as there are no neighbours to call the police at 2200. It's also unnecessary to invite your neighbours and you don't have to worry about your guests spilling red wine on the carpet (there

isn't one) or setting fire to the furniture. The community, on the other hand, won't be too happy if you burn down their hut. You're required to clean the hut after your party or pay to have it cleaned. Book early, particularly for weekends and holiday periods.

If you're sick of cooking and don't fancy catering to an army of ravenous guests, party catering services are available, e.g. from Migros and Mövenpick (who will also provide staff). They can provide both hot and cold buffet food and will even deliver it to your party. A personal touch can be provided by a metre or two of bread containing a personalised message, courtesy of Migros and other bakers.

DAY & EVENING CLASSES

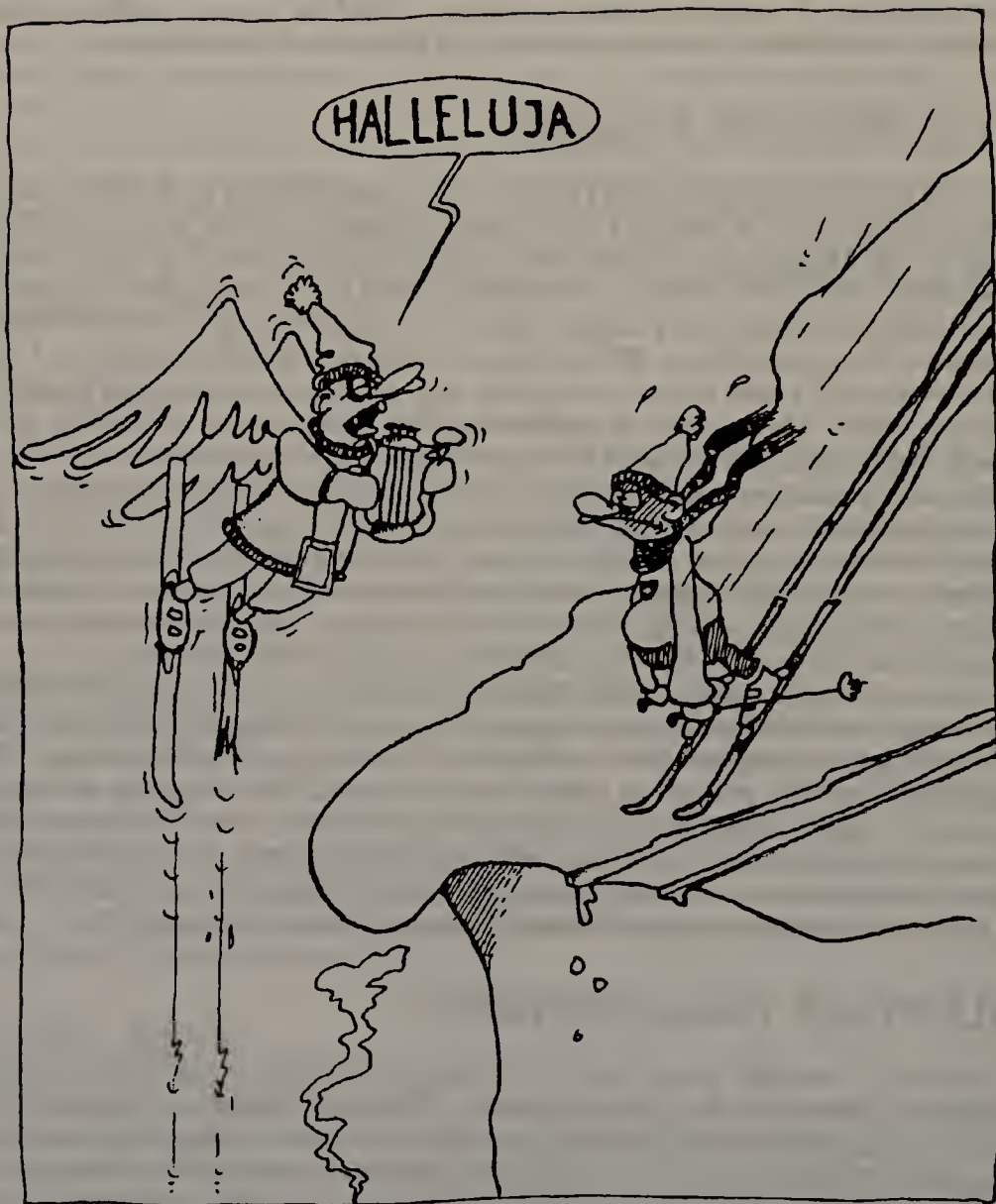
Adult day and evening classes are run by various organisations in all cities and large towns. The largest is the Migros Club School (*Klubschule Migros, école club Migros*), funded by the Migros supermarket and department store chain. It has 12 regional cooperatives who run 52 centres in major cities and towns throughout Switzerland. Over 300 different subjects are taught, including foreign languages and local language courses for foreigners (about 40% of total classes), handicrafts, hobbies and sports (also around 40%) and further education, e.g. computer studies and typing (the remaining 20%). Migros schools publish regional programmes containing a list of all local clubs, which are available free from Migros clubs and stores.

Other companies and organisations that run day and evening classes include Coop Leisure Centres (*Coop-Freizeit-Center, centre de loisirs Coop*) and the People's High School (*Volkshochschule, université populaire*), which run classes in general education, geography, culture and languages. American Women's Clubs and other organisations also organise day and evening classes in many subjects. Some organisations provide classes for children (e.g. English), particularly during school holidays.

Adult further education programmes are published in many areas (delivered free to residents) and include all courses organised by local training and education centres. Local newspapers also contain details of local evening and day courses. Many communities publish an annual programme of events, including day and evening classes, and tourist offices may also be able to provide you with information. Many cantons also publish a booklet of local adult education centres. Swiss universities run non-residential courses and special language courses during the summer recess. See also **Further Education** on page 152 and **Language Schools** on page 153.

VOLUNTARY ORGANISATIONS

If you have a few idle hours each week, many voluntary organisations would be delighted to have your help and support. There are voluntary organisations in Switzerland dealing with child welfare, criminal care, nursing the elderly and infirm, visiting or shopping for the sick, helping drug and other addicts, Red-Cross services, youth and child care, helping the handicapped (see page 229) and various church organisations, to name but a few. Local language ability may be necessary. Ask at your local community or information office for details.



15.

SPORTS

Sports facilities in Switzerland are excellent. The most popular sports are skiing and other winter sports, hiking, cycling, mountaineering, tennis, squash and swimming. Most water (sailing, windsurfing, waterskiing) and aerial sports (hang-gliding, ballooning, flying) are also popular.

Participation in many sports is expensive, although costs can be reduced through the purchase of season tickets, annual membership or by joining a club. The SNTÖ can provide you with information on practically any sport and at the very least will provide you with a contact name and address. Various publications are available from tourist offices promoting special sports events and listing local sports venues.

A monthly magazine entitled *Sport Information* is published by the Swiss National Association for Sport (*Schweiz. Landesverband für Sport, Association Suisse du Sport*), Haus des Sportes, Laubeggstr. 70, CH-3006 Berne (tel. 031/43 00 11). It's written mostly in German, with some French and Italian articles and includes a comprehensive list of all major sporting events throughout Switzerland. It's available only on subscription for Sfr. 25 per year from: Habegger AG, Gutenbergstr. 1, CH-4552 Derendingen (tel. 065/41 11 51). The Swiss National Association for Sport also publish a comprehensive year book, *Sport 91 von A-Z*, also available from the above address. A brochure entitled *Switzerland All-in Summer Sports*, listing sports holidays throughout Switzerland, is available from the Swiss National Tourist Office (SNTÖ). Sports results are announced on the telephone service number 164 and on the Swiss television teletext service (250).

Leaflets containing information on how to prevent and avoid sport's accidents and injuries (e.g. cycling, hiking, skiing, soccer and watersports) are available from the Swiss Bureau for the Prevention of Accidents (see **Accidents** on page 221).

SKIING

A book about living in Switzerland would hardly be complete without a few words (more or less) about skiing. Skiing is Switzerland's national sport and over 30% of the population (around 2 million people) ski regularly, including many foreigners. Wherever you live you won't be far from the ski slopes, although in some areas the nearest facilities may be in a neighbouring country. Switzerland has around 200 ski resorts, most of which are in charming mountain villages. However, although Switzerland has largely resisted the temptation to construct purpose-built resorts in virgin areas, it has, like other countries, damaged its environment by over development (the Alps is the world's most environmentally-threatened mountain range).

The ski season in Switzerland lasts from December to April in most resorts (November to May in the resorts at around 2,000 to 3,000 metres), although in some areas it's possible to ski the whole year round on glaciers (see **Summer Skiing** on page 295).

There are two main types of skiing in Switzerland: alpine or downhill (*Alpin*) and cross-country skiing (*Langlauf/Ski Wandern, ski de fond/ski nordique*). Many downhill skiers look down on cross-country skiing (well they would, they are on top of a mountain) as too boring and lacking in excitement. This may be because it's too much like hard work to most of them, although it would probably be fair to say that if it's excitement and exhilaration (spelt F-E-A-R) you're after, downhill skiing is hard to beat.

Alpine Skiing

First the bad news (apart from the acute lack of snow in recent years). Alpine or downhill skiing is an expensive sport, particularly for families. The cost of equipping a family of four is around Sfr. 2,000 for equipment and clothing (about Sfr. 500 each). If you're a beginner it may be better to hire your ski equipment (skis, poles, boots) or buy second-hand equipment until you're addicted (which, if it doesn't frighten you to death, can happen on your first day on the slopes). **Many a would-be skier has invested a lot of money in new equipment, only to find he doesn't like skiing.** Most sports shops have pre-season and end of season sales of ski equipment.

Ski-lift passes can cost up to Sfr. 50 a day for an adult in a top Swiss resort and skiing in some resorts, particularly at weekends (Sundays are worst), entails a lot of time-consuming and 'expensive' queuing. In many resorts you can buy a limited area ski-lift pass or a half-day pass, which is cheaper than buying a day pass for the whole area (you often need to be an Olympian or Superman to ski a large area in a day). You can also buy a ski-lift pass in most resorts for almost any number of days or for the whole skiing season. Generally, the longer the period covered by the pass, the cheaper the cost per day. In bad weather conditions, which is quite often, many runs are closed, and there's usually no compensating reduction or refund in the price of ski-lift passes.

You may well be advised to leave the top resorts to the experts and frequent some of the lesser known, cheaper areas, at least until you make your first million francs or are skilled and fit enough to take full advantage of the more difficult runs. That isn't to say that the bigger, more expensive resorts, don't provide good value for money. A top resort may offer up to 10 times the number of lifts and kilometres of prepared runs (*pistes*) than a small resort, while only charging an extra 25% to 75% for a ski-lift pass. A day's skiing for a family of four, including the cost of travel, ski-lift passes and food and drinks, costs about Sfr. 150 in an average resort, but can be much higher.

Local coach companies organise day trips to ski resorts (usually on Sundays) and make stops in local towns to pick up skiers. They are reasonably priced and include a ski-lift pass. Swiss railways also offer special day trip deals, which include a ski-lift pass. All large and many smaller resorts provide baby-sitting services or a ski nursery school, although most ski schools won't accept children below the age of three. Ask the SNTTO for information or contact resort tourist offices.

Accommodation in ski resorts is more expensive during holiday periods (Christmas, New Year and Easter) when the *pistes* are very crowded. During public and school holiday periods, the crowds of school children may drive you crazy, both on and off piste, particularly when queuing for ski-lifts (Swiss children aren't taught to queue and are natural queue jumpers). Some resorts provide floodlit ski runs in the evenings (information from the SNTTO). Check at what time the lights go out or you could find yourself (literally) skiing in the dark.

Ski Clubs

You may find that joining a ski club affiliated to the Swiss Ski Federation (SSF) (*Schweiz.-Skiverband, Fédération Suisse de Ski*), Haus des Skisports, Worbstr. 52, CH-3074 Muri b. Berne (tel. 031/52 52 11) is worthwhile. This usually entitles you to an SSF booklet, skiing insurance, ski-lift vouchers, hotel and other discounts, membership of your local cantonal ski association and a free subscription to the SSF *Ski* magazine (in German), the official organ of the SSF. Individual membership of

the SSF costs Sfr. 50 per year plus Sfr. 10 for optional air rescue (Sfr. 30 for a family). *Ski* magazine is also available on subscription for Sfr. 24 per year from Verlag 'Ski', CH-4552 Derendingen (tel. 065/41 11 51) or news agencies for Sfr. 4 an issue.

All towns, most villages and many companies have their own ski clubs and in some cities there are even international ski clubs. Groups of ten or more skiers can often save around Sfr. 5 per person on the cost of an individual day pass. A schedule of Swiss downhill skiing, cross-country and skating races is published annually by the Credit Suisse bank in conjunction with the Swiss Ski Federation. They are available free from all bank branches or from the Swiss Ski Federation.

Snow and Weather Conditions

Information on alpine snow and weather conditions is provided on teletext from the following television stations during the skiing season:

DRS/TSR/TSI	340 (Switzerland)
ARD/ZDF	169 (Germany)
ORF	117 (Austria)
RAI	207 (Italy)

The DRS (Swiss German-language television) provides the most comprehensive service. It lists resorts by area and gives snow depth (village and top station), the type of snow, piste conditions and whether runs down to the village are open. It's updated twice a week on Mondays and Thursdays. The ARD/ZDF (German TV) service includes the major resorts in Austria, France, Germany, Italy and Switzerland. French teletext is unobtainable due to the different teletext system used in France. The Eurosport and Superchannel English-language cable television stations provide regular snow reports from major resorts, although not on teletext.

It's important to discover the snow conditions, as it's hardly worth skiing when there's little snow or snow conditions are bad (salt or slush). When snow cover is poor many runs are closed (particularly those down to the valley or bottom station), requiring a lot of queuing and walking between lifts. Some resorts have runs with 'artificial' snow and are able to guarantee that a limited number of runs will always be open. However, when snow conditions are bad in most areas, the overcrowding is horrendous. Many ski resorts have a special skiing information telephone number (*Schnee- und Pistenbericht*, *bulletin d'enneigement*) where the latest information is recorded including snow conditions, condition and number of runs open, local weather and the number of lifts in operation. Numbers are listed in telephone directories.

Before you set out or plan a day or weekend skiing trip, it's a good idea to check the weather forecast, as it's not much fun skiing in a blizzard, rain, freezing cold or in bad visibility. Swiss weather forecasting is a scientific process and usually accurate. One of the best weather forecasts is provided by the Swiss television teletext service (180). See also *Climate* on page 335.

Skiers Highway Code

As the ski slopes become more crowded, the possibility of colliding with a fellow skier are increasing. Happily, the result of most clashes is only a few bruises and dented pride, nevertheless the danger of serious injury is ever present. You can't always

protect yourself from the lunatic fringe — the crazy novice who skis way beyond his limits and the equally loony ‘expert’ who skis at reckless speeds with a total disregard for other skiers (Switzerland has a lot of these). However, the following guidelines from the International Ski Federation’s (IFS) Code of Conduct for skiers may help you avoid an accident:

Respect for others: A skier must behave in such a way that he neither endangers nor prejudices others.

Control of speed and skiing: A skier must adapt his speed and way of skiing to his own personal ability and to prevailing conditions of terrain and weather.

Control of direction: A skier coming from above, whose dominant position allows him a choice of path, must take a direction which assures the safety of the skier below.

Overtaking: A skier should always leave a wide enough margin for the overtaken skier to make his turn. (As when motoring, the most dangerous skiing manoeuvre is overtaking.)

Crossing the piste: A skier entering or crossing a piste must look up and down to make sure that he can do so without danger to himself or to others. The same applies after stopping.

Stopping on the piste: If not absolutely necessary, a skier must avoid making a stop on the piste, particularly in narrow passages or where visibility is restricted. If a skier falls, he must clear the piste as soon as possible.

Climbing: A climbing skier must keep to the side of the piste and in bad visibility, keep off the piste altogether. The same goes for a skier descending on foot.

If you get hit by a reckless skier you can sue for damages (or equally be sued for damages if you’re the guilty party). There’s no foolproof way of avoiding accidents. Obey the FIS code and make sure you’re well insured for both accidents and private liability (see **Chapter 12**). If you’re involved in an accident or collision you should always:

- Obtain the names and addresses (local and home) of all people involved and any witnesses.
- Report the accident to the local police within 24 hours.
- Make notes and diagrams of the incident while it’s still fresh in your mind.
- Notify your insurers as soon as possible and forward any documentation to them.
- If you suspect any equipment was at fault, e.g. a binding, then retain it if not hired, or note the precise type, size and adjustments and nature of the fault.

Note that if you work in Switzerland, your compulsory accident insurance will cover you against ski accidents. However, it doesn’t include cover for accidents caused by you, for which you will need private liability insurance (see page 247).

Preparation

As any good boy scout will tell you, it’s wise to do some preparation and take a few precautions before attacking the ski slopes:

Ski Exercises: It’s a good idea to perform some special ski exercises for a few weeks before you take to the slopes (or lots, if you’re very unfit). This will help to increase your general flexibility and strength and prepare your body for the unique demands

of skiing. It will also ensure that you don't ache quite so much after a day on the pistes. Special ski exercise classes are organised in most cities and towns in Switzerland and shown on television. Most ski books also contain recommended exercises. **Remember, grossly unfit skiers are a danger to everyone — not least themselves.**

Insurance: Check that your family (and visitors) are fully insured for ski accidents, including helicopter rescue (see page 126). If you live and work in Switzerland, you're covered for ski accidents by your compulsory employee non-occupational accident insurance, but this doesn't include your family.

Piste Plan: Always obtain a piste plan on arrival in a resort and check the connecting runs, so as not to get lost or take the wrong runs. In Switzerland runs are graded as follows: blue = easy, red = intermediate and black = difficult. In Austria and France there are also runs graded green for beginners. Unfortunately plans aren't always easy to read. There's sometimes a lot of walking between lifts and what appears (on the plan) to be the top of a lift, may turn out to be the bottom. Without a piste plan it's possible to end up by mistake on one of those dreaded 'north face of the Eiger' blackest-of-black runs. A piste plan also helps beginners avoid T-bars when skiing on their own (Switzerland has few button (single tow) or chair-lifts — mostly T-bars), although they can be shared with another skier.

Clothing: Besides proper ski clothes (jacket, trousers and gloves), long johns, thermal underwear, silk inner gloves, silk socks, scarves and woollen hats may be necessary. These may not sound too fashionable or glamorous, but will be more welcome than the latest ski-wear fashions on freezing cold days — if you ski badly, you will look an idiot no matter what you're wearing. A one piece ski suit is best for beginners, as it keeps out the snow when you fall on your @#!. Lightweight clothes and gloves can be worn on warmer days; gloves should always be worn to protect hands from injury. Après ski boots with non-slip rubber soles are essential; moon boots are cheap and warm (it's embarrassing explaining how you broke your leg while walking to the pub).

Skin and Eye Protection: Your skin and eyes need protection from the sun and glare when skiing (snow blindness is rare but not unknown). When skiing in bright sunlight, special ski sunglasses with side protection or mirror lenses are best. Buy the best you can afford. A loop connected to sunglasses and hung around your neck helps prevent their loss in a fall and is also handy to hang them from when you're not wearing them. Don't wear dark lenses in poor visibility (e.g. when it's snowing) as it's difficult to see the bumps and dips; amber 'fogstop' lenses are best (some are red). You can have a dangerous fall if you hit an unseen bump (or a fellow skier) at speed.

It's easy to get sunburnt at high altitudes, even in winter. Use a total blackout cream for your lips, nose and eyelids, even when it doesn't appear very bright (many a holiday is ruined by an outbreak of herpes). Apply often and liberally, particularly to lips where it can be easily wiped off accidentally — hopefully by blondes, redheads or brunettes of either sex (take your pick).

Safety

Safety is of paramount importance when participating in any sport, but it's of particular importance when skiing, where the possibility of injury is ever present:

Equipment: While it's unnecessary to wear the latest ski fashions, it's important to have suitable, secure and safe equipment — particularly bindings and boots. Although the latest high-tech bindings are a great help in avoiding injuries, the correct

settings are important. They should be set so that in the event of a fall, you part company with your skis, before you leg (or part thereof) parts company with your body (or tries to). Beginner's bindings must be set so that they release fairly easily, but not so easily that they open every time you attempt a turn. **Have your skis and bindings serviced each season by a qualified ski mechanic.** If you're using hired or second-hand skis, double check that the bindings are set correctly and that they release freely in all directions. **If you're not entirely happy with hired equipment, never hesitate to request adjustments or an exchange.** All skis must have either safety straps (unusual nowadays) or brakes on the bindings, which both prevent released skis from flying down hill and injuring someone.

Avalanche Warnings: **NEVER** ignore avalanche warnings (*Lawinengefahr, danger d'avalanches*), denoted by black and yellow flags or signs, or attempt to ski on closed (*gesperrt, barré*) pistes, or anywhere there's danger of avalanches. Avalanches on open pistes are extremely rare, as overloaded slopes overlooking pistes are blasted with explosives to remove snow. Don't ski off-piste unless you're an experienced skier; in unfamiliar areas, it's a good idea to hire an experienced local guide. Only ski where it's permitted; in some areas, off-piste skiing is forbidden to protect the wildlife habitat.

Every year skiers are killed in avalanches, usually when skiing off piste. Avalanche bulletins are given on the Swiss television teletext service (187) and a special telephone service is also provided on service number 187 for ski tourers. You can buy a small radio transmitter (audio-phone, radio detection device or avalanche transceiver) from most ski shops which helps rescuers locate you if you're buried in an avalanche. Skiers who cause avalanches can be billed for the cost of rescue, damage to property and cleaning up operations. Don't ski off piste on your own (or on deserted pistes). Safety brochures for skiers are available from the Swiss Bureau for the Prevention of Accidents (see **Accidents** on page 221).

Ability and Injuries: Try to ski with people of the same standard as yourself or with an experienced skier who's willing to ski at your pace and don't be in too much of a hurry to tackle those black runs. It's not obligatory to ski from sunrise to sunset, although some fanatics may try to convince you otherwise. Stop skiing and rest when you feel tired; a sure sign is when you keep falling over for no apparent reason (unless you had a large liquid lunch). **It's better to ride down in the cable-car than on a stretcher.** Most ski accidents happen when skiers are tired. If you injure yourself (particularly a knee), stop skiing and seek medical advice as soon as possible. If you attempt to ski with an injury or before an injury has had time to heal, you risk aggravating it and may end up being unable to ski (or even walk) for a much longer period.

Learning to Ski

If you're a newcomer to downhill skiing, it's worthwhile enrolling at a ski school for a week or two to learn the basics — and it's much safer than simply launching yourself off the nearest mountain (particularly for other skiers). Good skiing is all about style and technique and the value of good coaching can't be over-emphasised. Private and group lessons are available in all resorts, for toddlers to senior citizens. The SNTÖ publish an *Index of Swiss Ski Schools*.

Don't let the 'experts' talk you into buying or hiring long skis. They mean well, but usually have little or no idea what it's like to learn to ski (particularly as an adult), as

most of them could ski before they could walk. **Putting a beginner on long skis is like putting a learner driver behind the wheel of a grand prix car.** If you're a complete beginner, you may like to try the French short ski (*Kurzski, ski-evolutif/ski moderne*) method of instruction using progressively longer skis. As a learning method for adults it's highly recommended by both former pupils and experts alike. As a beginner you want to be able to turn easily and you **don't** want to go fast. Short skis provide both of these advantages, plus better balance and allow beginners to start learning parallel turns immediately. Adult beginners start on skis of around one metre in length and usually progress to 1.60 metre skis in a week, by which time most are making some sort of parallel turn.

The main drawback is that the ski-evolutif method isn't taught in many resorts outside France (try Migros Club Schools in Switzerland, see **Day & Evening Classes** on page 285). A similar method is widely taught in North America, where it's called the graduated length method (GLM). The traditionalists in Switzerland and Austria don't usually teach the ski-evolutif method, mainly because the locals learn to ski before they are born. There's also prejudice against ski-evolutif in Switzerland since it was invented by the French, who, as everyone knows, can't ski (Killy was a rare exception).

Miscellaneous

It's unlikely but not impossible to have your ski gear stolen in Switzerland (it's more likely in some of Switzerland's neighbouring countries — no names mentioned). Take good care of your expensive equipment wherever you are and when you must leave it unattended, mix your skis and poles with those of your friends (most people won't ski with odd skis and poles). The price of new skis purchased in Switzerland often includes a year's insurance against loss or breakage, or you can insure them separately for Sfr. 10 to 20 per year.

Buy yourself a good skiing book. The Sunday Times book *We Learned to Ski* (Collins) is an excellent choice, not only for beginners, but for any skier. It's expertly researched and written and can't be too highly recommended. According to the experts it's **simply the best book ever written about learning to ski.**

If you ski off-piste, spare a thought for the animals and plants. Many animals are hibernating in winter and others need to preserve their precious reserves of fat in order to survive the winter. You won't help their chances of survival by frightening them. Trees are planted in many areas to help prevent avalanches and are easily destroyed by careless skiers. Some areas (signposted) are designated as preservation areas for wildlife, flora and fauna, and you can be fined for skiing there.

Summary

The above notes aren't intended to cause you to flee in panic at the sight of a snowflake or ski brochure. The pitfalls and dangers of skiing have been highlighted with the sole aim of making your skiing safer and more enjoyable.

In case you're still wondering what happened to the good news — here it is. Once you have overcome your initial fear and found your ski legs, skiing is one of the most enjoyable and addictive of all sports. On a beautiful winter's day, with the sun and wind in your face and crisp powder snow under your skis, you may even imagine you have discovered heaven on earth.

If you do get injured, don't despair, as you will have even more time for après ski activities, which may well be how the sport became so popular in the first place (skiing that is, not boozing). Some 'skiers' have taken the art of après ski to new heights and can make it last all day, although to retain credibility it helps to have your leg in plaster (maybe you can hire a plaster cast from the local costume shop).

Your chances of being injured, frozen or sunburnt are happily remote, **providing you take a few precautions.** Hals und Beinbruch (good luck)!

Cross-Country Skiing

Cross-country skiing (*Ski Langlauf/Ski Wandern, ski de fond/ski nordique*) doesn't have the glamorous jet-set image of alpine skiing, but nevertheless is a popular sport in Switzerland. It appeals to both young and old, particularly those whose idea of fun is a million miles away from careening down a hill at 100kph, with a thousand metre drop on one side and a glacier on the other. Cross-country skiing can be enjoyed at any pace and over any distance, and therefore has great attraction for both those who aren't very fit and the keen athlete. It can be exhilarating, particularly if you make the effort to learn the correct technique and persevere beyond the beginner's stage.

Compared with alpine skiing, cross-country skiing has the advantages of cheaper equipment, lower costs, fewer broken bones **and** no queues. No expensive ski-lift passes are necessary, although voluntary vignettes are sold in some areas to help organisers cover their costs. Essential equipment costs as little as Sfr. 150 for skis, bindings, poles, boots and gloves. No special clothing is necessary (apart from gloves and boots), so long as you have a warm pullover and tracksuit. You can, of course, buy more expensive equipment and special clothing.

Prepared trails, usually consisting of two sets of tracks (*Langlauf-Loipen, loipes/pistes de ski de fond*) are made on specially prepared and sign-posted routes, where skiers ski in the direction of the arrows. There are cross-country ski trails in most winter ski resorts in Switzerland, Austria and Germany, fewer in France and Italy (it's not macho enough for them). You can enjoy cross-country skiing anywhere there's sufficient snow, although using prepared trails is easier than making your own, as is usually done in Scandinavia.

The total kilometres of cross-country trails open in Swiss resorts is shown on the Swiss television teletext service. An annual booklet published by the Swiss Ski Federation (SSF), *Ski Langlauf, Ski de fond* is a must for all keen cross-country skiers. It contains information on all aspects of cross-country skiing (in English, French and German), a complete list of all Swiss cross-country skiing circuits and race information. It's obtainable from most sports shops for around Sfr. 2 or by post from the Swiss Ski Federation, Haus des Skisports, Worbstr. 52, CH-3074 Muri b. Berne (tel. 031/52 52 11).

Summer Skiing

If you haven't had enough of skiing by the time summer comes around, you can always try summer skiing (alpine and cross-country). The alpine skiing areas and number of lifts are naturally, rather limited, and the variable snow conditions are suitable only until around midday. The cost of a day's ski pass is usually from Sfr. 30 to 50. The following Swiss resorts have summer skiing:

Resort	Season	Telephone No.
Crans-Montana	June - October	027/41 30 41
Gstaad/Gsteig*	July - November	030/ 5 10 70
Laax*	July - October	081/39 01 10
Les Diablerets*	July - November	025/53 13 77
Nendaz	June - August	027/88 21 66
Pontresina	June - October	082/ 6 64 19
Saas Fee*	all year	028/57 12 72
Santa Maria*	June - September	082/ 8 51 20
Silvaplana	June - October	082/ 4 82 42
Sustenpass	June - October	036/75 11 56
Verbier	June - August	026/31 61 01
Zermatt	all year	028/66 11 81

* Cross-country skiing also available.

Don't forget to check in advance whether a resort is open, the lift operating times and the snow conditions.

SKI VARIATIONS & OTHER WINTER SPORTS

If you get bored with all those 'easy' black pistes, you might like to try something different:

Bob-sleighing: For the really brave or completely loony sensation-seeker (the Cresta run in St. Moritz is the most famous). Ladies aren't allowed to participate (unless they masquerade as men). For information contact the Swiss Bobsleigh, Tobogganning and Sledge Association (*Schweiz. Bobsleigh-, Schittel- und Skeleton-Sportverband, Association Suisse de Bobsleigh, Tobogganning et Skeleton*), Sportsekretariat, St. Moritz, CH-7500 St. Moritz (tel. 082/3 61 59). Skeleton is a head-first version of the luge, hence the name.

Curling: A bit like lawn bowls on ice, except that the 'balls' (called rocks) are flat with a handle on the top. Very popular, particularly with frustrated cleaning personnel (the uninitiated may find watching paint dry more exciting). Curling rinks are generally indoors, although some resorts have outdoor rinks. For information contact the Swiss Curling Association (*Schweiz. Curling-Verband, Association Suisse de Curling*), Postfach 9228, CH-8050 Zurich (tel. 01/311 46 60).

Dog sled and horse racing: Popular in some resorts, although generally not for novices (or the poor).

Freestyle skiing: Winter sport for circus acrobats and high-board divers. Involves doing a triple somersault on skis — among other things. For the brave and very accomplished skier. Is spectacular and can be dangerous if you land on your head.

Heli-skiing: No you're not pulled along by a helicopter, but deposited by it in inaccessible places at around 4,000 metres (around 13,000 feet) from where you ski home (or get lost). For proficient off-piste skiers only. Heli-skiers in Switzerland must be accompanied by a licensed mountain guide.

Ice Hockey: A very popular sport in Switzerland with both competitors (five leagues) and spectators. If only the Swiss could come up with a decent national team. For information contact the Swiss Ice Hockey Federation (*Schweiz. Eishockey-Verband, Ligue Suisse de Hockey sur Glace*), Berninastr. 9, Postfach 125, CH-8062 Zurich (tel. 01/311 70 80).

Ice Skating: Many towns and winter holiday resorts have outdoor ice rinks open from around October to April. There are also around 80 indoor rinks, 12 of which are open in the summer. **When skating on natural ponds take extra care and always observe warning signs.** Rescue equipment (long poles) and alarms are usually prominently displayed. For information contact the Swiss Ice Skating Federation (*Schweiz. Eislauf-Verband, Union Suisse de Patinage*), Maulbeerstr. 14, CH-3011 Berne (tel. 031/26 06 60).

Luge: Single seat, feet-first toboggan used on a bob-sleigh run at break-neck speeds (mainly for Germans and Russians). See address under Bob-sleighbing.

Mono-skiing: Equipment consists of one wide ski with two normal ski bindings side by side. Skiers use normal ski poles and wear ski boots. Popular in France and catching on fast in Switzerland. Usually requires good skiing ability, although it might appeal to those who have difficulty distinguishing between their left and right feet (see also Snow surfing below).

Off-piste skiing: Off-piste skiing in deep powder snow is what most advanced skiers dream about. It can be dangerous and aspirants should be able to handle black runs with confidence. Shouldn't be done alone.

Ski-bobbing: Similar to bicycling on snow and is sometimes called ski bicycling. Offers plenty of exhilarating down-to-earth thrills. Ski-bobs can be rented in over 70 resorts, some of which have specially marked runs — other resorts may ban them owing to the danger to skiers. For information contact the Swiss Ski-bobbing Federation (*Schweiz. Skibob-Verband, Fédération Suisse de Skibob*), c/o Hansjörg Langenegger, Waldeckweg 6, CH-3515 Oberdiessbach (tel. 033/28 11 11).

Ski hang-gliding or Paragliding: If jumping out of an aeroplane or off a mountain with a parachute or hang-glider (wearing skis) is your idea of fun, these sports may appeal to you.

Ski-joring: Skiers are pulled along by galloping horses at hair-raising speeds. An old 'sport' which is quite rare these days (crazy horses being in short supply).

Ski jumping: Several resorts cater for skiers with a desire to fly.

Ski touring: Involves walking uphill and skiing downhill. Requires good off-piste skiing ability, excellent physical condition and special skis (skins) and equipment. Should never be attempted without a guide.

Snow surfing or Snowboarding: Similar to mono-skiing but your feet are held by straps at right angles to a single ski. Après ski boots are worn and no ski poles are used (see also Mono-skiing above).

Speed skiing: Ski at up to 200kph (if you dare). For skiers who never got past lesson two — how to turn. Popular in France (enough said).

Tobogganning: Many resorts have special runs reserved for tobogganning, while in others, sled runs may also be open to skiers. Great fun for kids, both young and old (i.e. adults). Sometimes runs are floodlit during the evening. A brochure is available from the SNT0 which list runs of up to 11km. See Bob-sleighbing above for the address.

Some of the above sports are limited to a small number of resorts or are restricted to particular pistes or areas only. If they don't provide enough challenges, you can always try skiing down the Matterhorn as a Japanese Kamikaze skier did in 1985 (he survived). Another Japanese (who else?) skied (he actually fell most of the way) down Mount Everest with a parachute, which was intended to slow him down. He also lived to tell the tale and they even made a film of it — otherwise nobody would have believed him.

CYCLING

Cycling is popular in Switzerland, not only as a means of transport or a serious sport, but also as a relaxing pastime for the whole family. Around 6,000km of marked bicycle paths are provided in country areas. The weather from spring through to autumn is often fine for cycling, mainly dry and warm but generally not too hot — if only there weren't so many damn hills it would be ideal. In Switzerland, as in most of Europe, cycling is a very popular sport and serious sports cyclists are to be seen everywhere. Cycling racing has a huge following and races are organised at every level. For information contact the Swiss Cycling and Motorcycling Federation (*Schweiz. Rad- und Motorfahrer-Bund, Union vélocipédique, motocycliste et automobiliste suisse*), Schaffhauserstr. 272, Postfach, CH-8023 Zurich (tel. 01/311 92 20) or the Swiss Cycling Union (*Union Cycliste Suisse*), Rue du Vieux Collège 4, case postale 930, CH-1211 Geneva 3 (tel. 022/21 52 06).

For the recreation cyclist, a standard bicycle (*Fahrrad, vélo/bicyclette*) can be bought for Sfr. 250 to 400; shop around for the best buy (a professional standard racing bicycle can cost thousands of francs). If you're feeling particularly energetic you can buy an 18-speed mountain bicycle and go cycling in the alps (some areas provide special mountain bike trails). Mountain bikes are currently all the rage and cost from around Sfr. 750 to thousands for a top quality bike.

Apart from cycling to work, which many people do from spring to autumn, cycling is an excellent way to explore the countryside at your leisure and get some fresh air and exercise at the same time. Special cycling maps (*Velokarte, itinéraire pour cyclistes*) are produced by the Traffic Association of Switzerland (scale 1:50) and are available from book shops everywhere. A booklet *Bicycling in Switzerland* is available from the SNTÖ, plus many regional cycling guides containing recommended one-day trips. Swiss motoring organisations also provide maps and books containing cycling tours. Note that on many hiking paths, mountain bikes may be banned due to the dangers and inconvenience to hikers; cross-country 'off piste' cycling may also be banned in some areas to protect plant and wild life.

Before a bicycle can be used on public roads it must be licenced (which includes third-party insurance) at your local post office or bicycle shop. The licence costs from Sfr. 3.50 to 6 per year (average Sfr. 5), depending on your canton of residence, and is valid until 31st May of the following year (you can also buy third-party insurance from Swiss motoring organisations). When you licence a bicycle, you receive a self-adhesive vignette (*Kontrollschild, plaque d'immatriculation*) showing your canton initials, year and licence number, and a licence card, which must be signed and kept in a safe place. When you buy a bicycle in Switzerland you're given a small aluminium licence plate, which must be fixed vertically to your rear mudguard or rear frame, where it's easily visible. Affix your self-adhesive vignette to this plate. In subsequent

years you're issued with a new vignette for your bicycle and a new licence card. Bicycle breakdown assistance and theft insurance is available from Swiss motoring organisations.

Important Notes

- All cyclists should be familiar with the road rules for cyclists contained in the *Handbook of Swiss Traffic Regulations*, available for Sfr. 5 from cantonal motor registration offices. Also note the following:
- Take **particular** care on busy roads and don't allow your children onto public roads until they are experienced riders. **Children aren't permitted to cycle on a public road until they are aged seven and attending primary school** (kindergarten doesn't count, even when a child is already seven). Bicycles aren't permitted on motorways.
- Children up to the age of seven can be carried on the back of an adult's bicycle in a specially designed chair. The rider must be over 16.
- Bicycles must be fitted with an anti-theft device which blocks a wheel or the steering. A crude device is already fitted to bicycles purchased in Switzerland and you can buy a more secure steel cable or chain with a lock for a few francs from any bicycle shop. If your bicycle is stolen contact the local police.
- Where special cycle tracks or lanes are provided, they must be used. Unfortunately there aren't many off-road cycle lanes in Switzerland and you often take your life into your hands when venturing onto main roads, particularly during rush hours.
- You're not permitted to ride on footpaths unless signposted otherwise, or two abreast on roads. Being pulled along by a moped (*Motorfahrrad (Mofa)*, *vélomoteur*) is illegal and dangerous. Riding with your hands off the handlebars or feet off the pedals is also illegal.
- If you import a bicycle, it must conform to Swiss safety standards. These include a rear reflector, rear and front lamps, pedal reflectors, bell, mudguards, front and rear brakes and good tyres. Special bikes, e.g. racing and BMX bikes, can't be used on public roads, except when riding to and from the venue where a race or competition is being held.
- Take drinks, first-aid kit, tool kit and a puncture repair outfit when on a long cycling trip.
- Take care not to get your wheels stuck in tram or railway lines.

Cycling Tours by Train

Bicycles can be hired from many Swiss railway stations and returned to any other participating station. Reservations should be made by 6 p.m. the previous day or a week in advance for groups. Rental rates depend on the type of bicycle hired and the rental period as follows:

Model	Day	Week
standard	16	64
child's	10	40
mountain bike*	27	108
family#	42	168

* A child's mountain bike is available from some stations for Sfr. 16 per day or Sfr. 64 per week.

The family fee includes two standard adult bicycles and one child's bicycle for each child under 16 years old. If you want all standard bicycles, the fee is Sfr. 48 per day or Sfr. 192 per week.

A standard bicycle can also be fitted with a child's seat, if required. Some larger railway stations hire bicycles by the hour. Sports shops also hire bicycles.

You can transport your bicycle between any two stations in Switzerland for Sfr. 7, or Sfr. 5 if you load and unload it yourself. You must have a valid ticket for the same destination (intercity and fast trains excluded). Bicycles sent by train may be insured for Sfr. 3, which provides cover for Sfr. 1,000. Using the train allows you to cycle one way and return by train (or vice versa) or travel to an area by train, tour around by bicycle and return by train.

The Swiss railways (SBB) offer many special cycling tours and trips and 'rail bicycle' brochures are available from most railway stations and post offices. The SBB also publish a book entitled *40 Bicycle Tours (with the train)* for Sfr. 24.80.

HIKING

Switzerland is a hiker's paradise with over 31,000 marked main routes and around 400 secondary routes, making a total of over 50,000km (30,000 miles) of hiking trails, in some of the most beautiful scenery in the world. The Swiss are keen hikers and infants to pensioners can be seen everywhere in their hiking gear. Although the main hiking season is from around May to September, hiking in Switzerland isn't just a summer sport. Most winter sports resorts keep several hiking trails open for walkers throughout the winter — a total of some 4,600km (1,800 miles). It's fun walking in the snow and the weather can be very warm in the mountains in winter (you will also be warm after walking for a few kilometres).

Many local communities and walking clubs organise walks (*Volksmarsch, marche populaire*). There's a small fee (around Sfr. 3) and a medal for any survivors (you will have earned your medal by the time you get to the top of the Matterhorn). A complete program of hikes organised by local walking clubs is available from the Federation of Swiss Hiking Trails (*Schweizer Wanderwege, Fédération Suisse de Tourisme Pédestre*), Im Hirshalm 49, CH-4125 Riehen (tel. 061/49 15 35), who publish a two-monthly

magazine for hikers (Sfr. 25 per year), available in both French and German editions. Membership of the Federation of Swiss Hiking Trails costs from Sfr. 10 to 30 per year, depending on your canton of residence. Guided hiking tours are also organised in many resorts and the Swiss Alpine Club (SAC) organise excursions for experienced hikers (see address on page 305). Ask the SNTTO and local tourist offices for information. Orienteering is also a popular sport in Switzerland; for information contact the Swiss Orienteering Federation (*Schweiz. Orientierungslauf-Verband, Fédération Suisse de Course d'Orientation*), Gellerstr. 43, CH-8222 Beringen (tel. 053/35 16 15).

Many mountain resorts have a special tourist information telephone number, where the latest information (*Touristikinformation, information touristique*) is recorded concerning local weather conditions, cable-cars and other mountain transport services and the state of hiking paths. Numbers are listed in telephone directories. The weather forecast is also available on service telephone number 162 and on Swiss television teletext (180). See also **Climate** on page 335.

Signs

Hiking paths (*Wanderweg, chemin pédestre*) are signposted by yellow metal signs showing the altitude, destination and often the approximate time required to reach the destination. The times are based on a moderate walking speed of 4.2km an hour on well-surfaced flat land, which is generous enough for anyone but a tortoise — provided of course you don't get lost. They sometimes show the distance to the destination. Mountain paths (*Bergweg, sentier de montagne*) are marked by yellow signs with a red and white tip or arrow point.

Always stick to marked paths, particularly in difficult terrain. Where there are no signposts, routes are marked with yellow arrows or diamond-shaped signs on trees, rocks, posts and buildings (part of the challenge is trying to find the path). Signs may also be in cantonal colours. Some areas have special hiking paths for people confined to wheelchairs.

To commemorate Switzerland's 700th anniversary in 1991, the Swiss created the 'Swiss path' around lake Uri at a cost of Sfr. 12m. Each canton was responsible for a stretch of the 35km (22 mile) trail, which takes around 12 hours to negotiate (usually a two-day hike). A Swiss path train pass can be purchased from anywhere in Switzerland. A plan is available in English for Sfr. 5 plus a more detailed book for Sfr. 29 (not available in English).

Books & Maps

It's worthwhile planning a walk using a good map, for example, Swiss ordnance survey maps (*Landeskarte der Schweiz, carte nationale de la suisse*). These excellent maps are produced in both 1:25 and 1:50 sizes and sold at stationers, railway stations and shops in walking and climbing areas.

A good general book on hiking is *Walking Switzerland - The Swiss Way* by Marcia & Philip Lieberman (CORDEE). It includes all the necessary preparation and advice you should need (unless you plan an assault on the Eiger) and includes a selection of walks. An excellent book of selected hikes of varying degrees of difficulty is the *Grosser Wander-Atlas der Schweiz* (Kümmerley + Frey). It contains summer, winter and town walks, cross-country skiing tracks and excellent maps showing the gradients

of walks (or how far you will fall if you're careless). Another good book is the TCS *Grosse Freizeit und Ferienbuch* published by Kümmerly + Frey, which includes not only hikes, but also cycling tours, natural and cultural experiences and paddle trips on rivers and lakes.

Good hiking maps (*Wanderwegkarte, carte de chemins pédestres*) can be purchased from most book shops. Free hiking brochures are produced by various organisations, including the PTT, Swiss motoring organisations and some Swiss banks. The SNTÖ publish a series of hiking brochures, entitled *Switzerland Step by Step*, each of which contains 100 walks. They include town to town, mountain passes and lakes and panorama walks. Local hiking maps are available in all areas from shops, tourist offices and community offices. Plans showing local hiking paths are also displayed at many railway stations (although a bit difficult to fold up and put in your pocket). Many areas have a *hiking pass*, which offers suggested walking tours and is obtainable from most railway stations and tourist offices. See also **Appendix B** for a list of hiking books.

Alpine Flowers

An abundance of wild mountain flowers are in bloom in the Alps from around May to August, July usually being the best month. Many mountain areas have alpine gardens. Guides to the local flora and fauna can be purchased from tourist offices. Note that many plants are protected and you're forbidden to pick or uproot them, for which you can be fined.

Emergencies

If someone is seriously injured, don't move him unless it's absolutely necessary to protect him from further injury. Keep him warm and seek help as soon as possible.

The alpine SOS consists of a series of six signals evenly spaced over one minute (one every 10 seconds) and then a repetition of six more after a minute's pause. The signals may consist of either six blasts on a whistle, six loud shouts, six flashes of a torch or six swings of an article of clothing (attached to a stick if possible) swung in a semi-circle from the ground. The reply to an emergency signal is three repeats of the visual or acoustic signal a minute, at one minute intervals.

Standing upright with both arms stretched above your head signals a request for a rescue helicopter. Holding one arm up with the other arm held down at your side indicates that a rescue helicopter isn't required. The Swiss REGA helicopter service (see page 126) is the ambulance of the Alps and all SAC huts have radio telephones from which you can summon a helicopter. If you need to call REGA (tel. 01/383 11 11) for a rescue helicopter, you should provide the following information:

- your name, location of telephone and telephone number
- what has happened where
- number of patients and their approximate injuries
- location — give exact details, e.g. map coordinates
- town, name and birth date of the injured person (it's not essential to revive an unconscious patient and ask him, they just want to know where to send the bill)
- weather conditions and landing possibilities in the accident area

- any obstructions in the accident area (pylons, cables, power lines, etc.).

Some resorts also provide a local helicopter rescue service. If you're going hiking with visitors to Switzerland, make sure they have adequate accident insurance, including helicopter rescue (which can cost Sfr. thousands). The cost of a rescue party or helicopter and medical treatment can be very expensive. If you work in Switzerland you're covered for accidents by your compulsory employee non-occupational accident insurance.

Planning a Hiking Holiday

In addition to day hikes, you may wish to plan a hiking holiday using an hotel or apartment as a base, or plan a tour where you hike from point-to-point staying overnight in Swiss Alpine Club (SAC) huts, mountain inns or hotels. SAC huts are a good but basic place to bed down for the night when hiking in the mountains. They provide hot meals and a mattress on the floor in a dormitory (*Matratzenlager, dortoire*). No privacy, no hot water or baths, but plenty of good company and fun. Although SAC huts are mainly intended for mountain climbers, they provide shelter for allcomers. You may find yourselves packed in like sardines, but you won't be left to freeze on a mountain (although late arrivals may find themselves sharing a mattress or sleeping in the corridor). Most SAC huts don't open until the end of June. You may also get permission to stay overnight in a farmer's barn or hayloft (*Nachtlager, gîte/logis*). Youth hostels also provide a cheap stopover for hikers and offer a high standard of accommodation, including family rooms (see page 279).

If you're planning a long hike in difficult terrain with overnight stops in SAC huts, you will need much more thorough preparation than for a day walk. Extra equipment and supplies (for example, clothing, food and drinks) are required, as you won't be returning to your hotel or apartment each night.

General Information

The following notes may also help you survive a stroll in the mountains:

- If you're going to take up hiking seriously, then a good pair of walking shoes or boots is mandatory (available from most Swiss shoe shops). Always wear proper walking shoes or boots where the terrain is rough. Unfortunately walking boots are usually uncomfortable or hurt your feet after a few hours (if they don't hurt, it's not doing you any good). Wearing two pairs of socks can help prevent blisters. Break in a new pair of boots on some gentle hikes before setting out on a marathon hike around Switzerland.
- Don't over-exert yourself, particularly at high altitudes where the air is thinner. Mountain sickness usually occurs only above 4,000 metres but can happen at lower altitudes. A few words of warning for those who aren't particularly fit; **take it easy and set a slow pace**. It's easy to over-exert yourself and underestimate the duration or degree of difficulty of a hike. Start slowly and build up to those weekend marathons. If the most exercise you usually get is walking to the pub and crawling back, then don't forget to take along a life-support machine (a crate of beer?). If you're unfit, use chair-lifts and cable-cars to get to high altitudes.

- **Don't attempt a major hike alone as it's too dangerous.** Notify someone about your route, destination and estimated time of return. Check the conditions along your route and the times of any public transport connections (set out early to avoid missing the last cable-car or bus). Take into account the time required for both ascents and descents. If you're unable to return by the time expected, let somebody know — if the rescue service is summoned in error, you may have to pay. If you realise you're unable to reach your destination, for example, due to tiredness or bad weather, turn back in good time or take a shorter route. If you get caught in a heavy storm, descend as quickly as possible or seek protection, e.g. in an SAC hut.
- Check the local weather forecast, which is usually obtainable from the local tourist office (see page 301). Generally the higher the altitude, the more unpredictable the weather (even for Swiss meteorologists).
- **Hiking, even in lowland areas, can be dangerous; so don't take any unnecessary risks.** There are enough natural hazards including bad weather, rockfalls, avalanches, rough terrain, snow and ice, and wet grass, without adding to them.
- Don't walk on closed tracks (usually signposted) at any time. This is particularly important in the spring when there may be danger of avalanches or rockfalls. Tracks are sometimes closed due to forestry work or army exercises (falling trees and bullets can cause severe headaches). If you're in doubt about a particular route, ask in advance at the local tourist office. **Note that if the Swiss signpost anything as dangerous (*Gefahr/Lebensgefahr*, danger), you can bet it is!**
- Wear loose fitting clothes and not, for example, tight jeans, which can become uncomfortable when you get warmed up. Shorts (short trousers to Americans) are excellent in hot weather. Lightweight cotton trousers are comfortable unless it's very cold. You can wear your shorts underneath your trousers and remove your trousers when you have warmed up.
- Take a warm pullover, gloves (in winter) and a raincoat or large umbrella (an excellent plastic raincoat is sold at main post offices). Mountain weather can change suddenly and even in summer it's sometimes cold at high altitudes. A first-aid kit (for cuts and grazes), compass, identification, maps, small torch and a Swiss army knife may also come in handy. A pair of binoculars are handy for spotting wildlife (or hikers having fun in the bushes). Take a rucksack in which to carry all your survival rations. A 35 to 40 litre capacity rucksack is best for day trips or a 65 litre capacity for longer hikes.
- Take sun protection, for example, a hat, sunglasses and sun and barrier cream, as you will burn more easily at high altitude due to the thinner air. Use a total sunblock cream on your lips, nose and eyelids, and take a scarf or handkerchief to protect your neck from the sun. You may also need to protect yourself against ticks and mosquitos in some areas.
- Take a water bottle. This is much appreciated when you discover that the mountain restaurant which was just around the corner, is still miles away because you took the wrong turning (there's a restaurant on top of every mountain in Switzerland).
- Beware of wild animals that appear ill or unnaturally friendly, they may have rabies (see Pets on page 342).

- If gathering mushrooms, always present them to your community's official 'mushroom inspector' for checking (most communities have one), as some species are deadly poisonous. Each year people die in Switzerland from eating poisonous mushrooms or toadstools.
- Don't take young children on difficult hikes unless you enjoy carrying them. Impress upon children the importance of not wandering off on their own. If you lose anyone, particularly children, seek help as soon as possible and before nightfall. It's a good idea to equip children with a loud whistle and some warm clothing, in case they get lost.
- Hikers are asked to observe the Swiss Nature Society's green rules:
 - take care not to damage trees, flowers and bushes
 - leave animals in peace (dogs mustn't be allowed to disturb farm animals)
 - be careful with fire and never start a fire in a forbidden area
 - watch where you walk and keep to the paths
 - don't litter the countryside
 - think of others
 - close all gates after use.

Hiking Using Public Transport

Hiking using public transport doesn't mean strolling a hundred metres to the nearest bus stop or railway station, travelling around Switzerland for a few hours and then ambling the hundred metres back home. The general idea is to use public transport to reach remote hiking areas and, after a day's hiking, use public transport to return home. The PTT publish free brochures listing recommended hikes using post buses and trains, plus guides to ten of the most beautiful areas of Switzerland (Sfr. 3 each or Sfr. 25 for all ten). Brochures and order forms are available from any post office. Special rail excursions inclusive of accommodation are available for hikers; ask at any railway station.

A hiking booklet containing many package walking tours throughout Switzerland is available from the Swiss National Tourist Office (SNTU). Special package hiking holidays are offered from 1st May to 31st October by the Swiss Travel Savings Fund (*Reka Schweizer Reisekasse. Caisse suisse de Voyage*), Neuengasse 15, CH-3001 Berne (tel. 031/22 66 33). Reka promotes social tourism and vacation financing by issuing Reka cheques, which can be purchased from employers, unions and Coop organisations. Cheques can be used to pay for public transport, cable cars and ski lifts, hotels, travel, petrol, hire cars, car parking and other holiday expenses, with average savings of 16%. Reka has its own vacation centres and holiday apartments for rent and provides hiking packages for two, four or seven days, costing Sfr. 65, 165 and 300 respectively (half price for children aged 6 to 16). These include all travel by trains, buses, mountain railways and cable-cars, plus accommodation.

Summary

I hope the foregoing catalogue of death and destruction hasn't discouraged you from hiking. Your chances of being buried in an avalanche, falling down a mountain or

having part of a mountain fall on your head are about as good (or bad) as your chances of winning the jackpot on the lotto. Provided, of course, you take a few precautions (or buy a ticket in the lottery).

MOUNTAINEERING

Those for whom hiking is a bit tame might like to try mountain-walking, rock-climbing or even mountaineering. Switzerland has over 100 peaks of around 4,000 metres (around 13,000 feet) which provide even the experts with plenty of challenges (usually consisting of trying to climb them all in one day). If you're an inexperienced climber, you would be well advised to join an alpine club before heading for the mountains. Contact the Swiss Alpine Club (*Schweizer Alpen-Club, Club Alpin Suisse*) Helvetiaplatz 4, CH-3005 Berne (tel. 031/43 36 11). The SAC maintain over 160 climber's mountain huts throughout Switzerland, which are listed in a book entitled simply, *Huts*.

Unless you're an experienced climber, you will need to hire a guide, particularly when climbing glaciers (don't, however, follow your guide too closely — if he falls down a crevice, it's not necessary to go with him). There are mountaineering schools (around 24) in all the main climbing areas of Switzerland. Contact the Swiss Federation of Climbing Schools (*Schweiz. Verband der Bergsteigerschulen, Ecole Suisse d'Alpinisme*), CH-1874 Champéry (tel. 025/79 14 30). Guides are available at all mountaineering schools and in many smaller resorts. If you find a guide other than through a recognised school or club, make sure that he's qualified.

A good map is important. Swiss ordnance survey maps (*Landeskarte der Schweiz, carte nationale de la Suisse*) are the best. They are available in both 1:25 and 1:50 sizes from stationery stores, railway stations and many shops in climbing areas.

Around 200 climbers are killed each year in Switzerland, many of whom are inexperienced and reckless; many more owe their survival to rescuers, who risk their own lives to rescue them. Before taking up mountaineering, it may be a good idea to visit the alpine museum and graveyard in Zermatt (interesting even if you're not planning to take up residence). Over 500 climbers have died attempting to climb (or descend) the Matterhorn. If this doesn't succeed in deterring you, then all that remains is to wish you the best of luck.

It's extremely foolish — not to mention highly dangerous — to venture off into the mountains without an experienced guide, proper preparation, excellent physical condition, sufficient training and the appropriate equipment.

Mountain walking shouldn't be confused with hiking; it's generally done at much higher altitudes and in more difficult terrain. **It can be dangerous for the untrained and should be approached with much the same degree of caution and preparation as mountaineering.** A free brochure entitled *Safer Mountain Walking (Sicher Bergwandern, la sécurité lors des randonnées en montagne)* containing advice on how to avoid accidents, fitness tips and safety rules, is available from: Schweiz. Unfallversicherungsanstalt (SUVA), Fluhmattstr. 1, Postfach, CH-6002 Lucerne (tel. 041/21 51 11). REGA, the Swiss helicopter rescue service (see page 126), has the job of rescuing climbers who get stuck on mountains and also provides safety guidelines for mountaineers. See also **Emergencies** on page 302.

RACQUET SPORTS

There are excellent facilities in Switzerland for most racquet sports, particularly tennis and squash. There are two main types of racquet clubs; sport's centres which are open to allcomers and private clubs. Sport's centres require no membership or membership fees and anyone can book a court. Private clubs are available for most racquet sports; although court fees are low or non-existent, annual membership fees are usually high and can run to Sfr. thousands a year. Some private clubs are fairly exclusive and it's difficult to join unless you're introduced by a member (and have lots of money).

Tennis is the most popular racquet sport in Switzerland and there's an abundance of covered and outdoor tennis centres. Courts are expensive in winter, but more reasonable in summer when outdoor courts come into play (tennis balls don't bounce too well on snow). Outdoor courts are in short supply in most areas and not surprisingly are difficult to book on sunny days. Tennis centres have coaches available for both private and group lessons. Many communities also have outdoor courts (often with floodlights) for which fixed weekly bookings are taken for the whole summer season. Court costs are usually low at around Sfr. 5 or 10 an hour.

Clubs catering exclusively for squash are rare, although most tennis centres have a number of squash courts, a total of around 600 in 170 centres throughout Switzerland. The squash standard is low due to the general lack of coaching and top competition, although it's continually improving. Racquets and balls can be hired from most squash clubs for the American version of squash, called racquets, which is played in Switzerland on a squash court.

Some tennis centres also provide badminton courts, which, due to their rarity, are booked fairly solidly on most weekday evenings (they are usually easier to book at weekends). Most badminton centres have clubs which entitle members to play free of charge or on reserved courts at fixed times. Fees may be around Sfr. 400 a year. Typical peak-hour evening court hire costs are:

Sport	Typical Costs (Sfr.)	
	Summer	Winter
Tennis	32	40 per hour
Badminton	26	30 "
Squash	26	30 per 45 minutes
Table Tennis	15	15 per hour

Court costs are usually cheaper before 5 p.m. and at weekends. Costs can be further reduced by paying for a fixed number of periods (e.g. 5 or 10) or reserving a court for a fixed time each week throughout a season. Court costs are considerably higher than in many other countries. They don't, however, appear too expensive when you're working in Switzerland and can be reduced substantially by joining a club. **You must cancel a booked court 24 hours in advance, otherwise you must pay for it if it's not re-booked.**

Many clubs provide 'free' saunas and whirl-pools, and solariums are often available for a small extra cost. Racquet clubs sometimes have a resident masseur. Most public racquet clubs have a restaurant (maybe alcohol-free) or snack bar and some have swimming pools. A free list and map of all local tennis and squash centres is available

from many clubs. Some hotels have their own tennis and squash courts and organise coaching holidays throughout the year. Information is available from racquet clubs, travel agents and resorts.

Most racquet centres run fee-paying clubs which allow members to play free of charge or at a reduced cost at certain times and to participate in club competitions. League and knockout competitions are run both within clubs and nationally, through affiliation to Swiss sports federations (see addresses below). In order to play in inter-club competitions, all competitors must be registered with the national federation for their sport. Fees include accident insurance. There's a full programme of local and national league competitions for all racquet sports. Competitions for company teams are organised by the Swiss Company Sport Federation (*Schweiz. Firmensportverband, Fédération Sportive Suisse des Groupements Corporatifs*) Zentralsekretariat, Hardturmstr. 173, Postfach 3266, CH-8031 Zurich (tel. 01/271 79 79). Most large companies have teams, some of which allow guest players who aren't company employees. Contact the appropriate association listed below for information or ask at your local club.

Finally a few words for table tennis fans (which is almost a racquet sport). Table tennis is a sport that is rarely played socially in Switzerland. Normally you must be a member of a club, although you can play casually at hotels, swimming pools and youth clubs. Membership of a table-tennis club is usually divided into 'active' (those representing the club in leagues and competitions) and 'passive' members (those who play socially only). Costs vary, but it's an inexpensive sport with little equipment necessary. Typical annual club fees are from Sfr. 50 to 100 for active membership. To find the racquet clubs in your area, enquire at your local community or tourist office, or contact the appropriate Swiss national association, listed below:

Swiss Badminton Federation (*Schweiz. Badminton-Verband, Fédération Suisse de Badminton*), Haus des Skisportes, Worbstr. 52, Postfach, CH-3074 Muri b. Berne (tel. 031/52 12 47).

Swiss Squash Rackets Association (*Schweiz. Squash Rackets-Verband, Association Suisse de Squash Rackets*) Zugerstr. 79, Postfach, CH-6314 Unterägeri (tel. 042/72 54 57).

Swiss Table Tennis Federation (*Schweiz. Tischtennis-Verband, Fédération Suisse de Tennis de Table*) c/o Werner Schnyder, Stallenrain. 18, CH-4103 Bottmingen (tel. 061/901 54 50).

Swiss Tennis Association (*Schweiz. Tennis-Verband, Association Suisse de Tennis*) Talgut-Zentrum 5, CH-3063 Ittigen b. Berne (tel. 031/58 74 44).

SWIMMING

There are heated indoor (*Hallenbad, piscine couverte*) and outdoor (*Freibad, piscine en plein air*) swimming pools in most Swiss towns, a total of around 950 when both public and hotel swimming pools are included (most hotel pools are open to non-residents for a small fee). Most towns and villages catering for winter sports and summer hiking have indoor swimming pools. The entrance fee is usually from Sfr. 3 to 5 and extras such as wave machines, saunas, solariums, table tennis, mini-golf and playing areas are usually provided. You can also swim at over 170 locations in Swiss lakes (*Strandbad, piscine naturelle*) from around June to September, for which the

water temperature is given on Swiss television teletext (357) for the largest lakes. There are even a few areas set aside for nude sunbathing, although men and women are usually segregated and all are hidden from prying eyes (sexual thoughts are forbidden in Switzerland).

There are a number of large indoor swimming centres in Switzerland containing hot water pools, sulphur baths, connecting indoor and outdoor pools, wave machines, solarium and sauna (some even have mixed saunas for those who like to indulge in hot sexual thoughts). Swimming centres have restaurants and are open daily from around 10 a.m. to 11.30 p.m. The entrance fee is high at around Sfr. 14 for adults and Sfr. 7 for children for three hours only, but they make a pleasant change from the local pool. Children under the age of three aren't usually admitted. Spas throughout Switzerland (see page 229) have hot-spring pools where you may swim gently or relax in the water. Children aren't, however, always admitted.

Most swimming pools and clubs give swimming lessons (all levels from beginner to fish) and run life saving courses. For information regarding these and swimming competitions, contact the Swiss Swimming Federation (*Schweiz. Schwimmverband, Fédération Suisse de Natation*), Sportweg 10, Postfach, CH-3097 Liebefeld (tel. 031/53 60 16).

WATER SPORTS

All water sports including sailing, windsurfing, waterskiing, rowing, canoeing and subaquatic sports are popular in Switzerland, which is hardly surprising with some 1,484 lakes (totalling 13,355,100 sq. km or 330,000 acres) and 32,000km (20,000 miles) of rivers — perhaps including a few ponds and streams. Boats and equipment are for hire on most lakes and rescue services are provided, although they aren't usually free (they throw you back in if you can't pay). Instruction is available for most water sports on major lakes and in holiday centres. There is unfortunately one small problem with sailing and windsurfing in Switzerland: a general lack of wind, particularly in summer. Rowing and canoeing is possible on most lakes and rivers in Switzerland. The Rotsee lake near Lucerne is the most famous Swiss rowing venue, besides being one of the most beautiful in the world. Wet suits are recommended for wind surfing, waterskiing and subaquatic sports, even during the summer.

You must pass a written test before you can use a motorboat with a motor size of 6 KW (7.5 PS) or a sailing boat with a sail area of over 15 square metres. Boats must usually have a mooring and can't be stored at home except in a garage (unless you have a big, BIG bath). Sailing and windsurfing weather is available on the Swiss television teletext service (186). **Be sure to observe all warning signs on lakes and rivers.** For more information contact the following organisations:

Swiss Canoeing Federation (*Schweiz. Kanu-Verband, Fédération Suisse de Canoë*), Obere Rebgeasse 19, CH-4314 Zeiningen (tel. 061/88 20 00).

Swiss Rowing Federation (*Schweiz. Ruderverband, Fédération Suisse des Sociétés d'Aviron*), Seefeldstr. 116, CH-8008 Zurich (tel. 01/383 30 84).

Swiss Subaquatic Sports Federation (*Schweizer Unterwassersport-Verband, Fédération Suisse des Sports Subaquatiques*), Militärstr. 61, CH-3014 Berne (tel. 031/41 85 49).

Swiss Waterskiing Federation (*Schweiz. Wasserski-Verband, Fédération Suisse de Ski Nautique*), Glacis de Rive 17, case postale 108, CH-1211 Geneva 3 (tel. 022/35 15 15).

Swiss Windsurfing Federation (*Schweiz. Windsurf-Verband, Fédération Suisse de Planche à Vol*), Sulgenauweg 40, CH-3007 Berne (tel. 031/45 35 25).

Union of Swiss Yacht Clubs (*Union Schweiz. Yachtclubs, Union Suisse du Yachting*), Sulgenauweg 40, CH-3007 Berne (tel. 031/45 28 45).

Information regarding river rafting, kayaks and sailing schools is available from the SNTÖ. The summer water temperature of the major lakes is given on Swiss television teletext (357).

RUNNING

Competitive running has a strong following in Switzerland, although jogging isn't very popular judging by the lack of joggers puffing their way up the hills. For serious competitive runners, a free annual booklet is produced by the Swiss Light Athletics Federation (*Schweiz. Leichtathletikverband, Fédération Suisse d'Athlétisme*), Fabrikstr. 29b, Postfach 8222, CH-3001 Berne (tel. 031/24 22 72). It contains a complete list of running events throughout Switzerland and is available from sports shops or from the above address.

For those who like to combine running and exercises (calisthenics) there are around 500 planned courses (*Vita-Parcours*) throughout Switzerland, sponsored by the VITA Life Insurance Company. Courses consist of a route of three to four kilometres, with an exercise stop every few hundred metres (around 20) to keep you in good shape (or kill you if you're in poor shape). Contact the VITA life insurance company for a complete list of courses (or to insure your survival).

Many communities organise local runs (*Volklauf, course populaire*) of around 10km, where all competitors get a medal for finishing the course. Contact your local tourist office or community office for details of local races.

AERIAL SPORTS

The alps are ideal for aerial sports (particularly gliding, hang-gliding, paragliding and hot-air ballooning), due to the updrafts and the low density of air traffic (apart from all the gliders, hang-gliders and balloons). Hang-gliding has become increasingly popular in Switzerland in recent years and there are around 23 hang-gliding schools. For more information contact the Swiss Hang-Gliding Association (*Schweiz. Hängegleiter-Verband, Association Suisse de Vélidellisme*) Postfach 1301, CH-8620 Wetzikon (tel. 01/932 43 53). Paragliding (*Gleitschirm, parapente*), which entails jumping off steep mountain slopes with a parachute, is also popular with over 20,000 registered pilots in Switzerland. There are over 30 schools in Switzerland and the sport has its own magazine *Gleitschirm*. Participants must have the proper equipment and complete an approved course of instruction lasting 20 hours, after which (if they survive) they receive a proficiency certificate and are permitted to go solo. For more information on paragliding contact the Swiss Hang-Gliding Association (see address above).

Ballooning has a small but dedicated band of followers. Participation is generally limited to the wealthy due to the high cost of balloons (lawyers and politicians get a reduction for supplying their own hot air). A flight in a balloon is a marvellous experience, particularly over the Alps. There is, however, no guarantee of distance

or duration and trips are dependent on wind conditions and the skill of your pilot. A list of ballooning clubs is available from the SNTÖ.

Light aircraft and gliders (US sailplanes) can be hired with or without an instructor (provided you have a pilot's licence) from most small airfields in Switzerland. There are around 50 gliding clubs in Switzerland. Freefall parachuting (sky-diving) flights can be made from most private airfields in Switzerland, although costs can run to around Sfr. 7,000 for training and equipment. Information regarding free-fall parachuting, para-gliding, gliding and flying is available from the SNTÖ and the Aero-Club of Switzerland (*Aero Club der Schweiz, Aéro Club de Suisse*) Lidostr. 5, CH-6006 Lucerne (tel. 041/31 21 21). A special weather report for aerial sports is provided on Swiss television teletext (394).

You're advised to make sure that you have adequate health, accident and life insurance and that your affairs are in order, before taking up the above sports. Why not try fishing instead? A nice, sensible, SAFE sport (not that the fish would agree).

FISHING

Fishing facilities in Switzerland are superb. There are a huge variety of well-stocked waters, totalling some 133,000 hectares (330,000 acres) of lakes and 32,000km (20,000 miles) of running water; enough to keep even the keenest of anglers busy for a few weeks. Lakes and mountain streams are stocked annually with trout, grayling and pike.

You must buy a fishing permit for rivers and some lakes. These are usually obtainable from the local tourist office or the area council office (*Bezirksamt, administration de district*) for a day, week or month. You can obtain an annual permit for your own canton and monthly permits for other cantons. Fishing licences for non-residents of a canton can be expensive, although there are some unrestricted waters that don't require a permit. Contact the local area council office or local tourist office for information.

Angling competitions are organised in many areas. The fishing season and rules and regulations regarding the permitted size of fish which can be taken, vary from canton to canton, so check before planning a trip. For more information contact the Swiss Angling Association (*Schweiz. Sportfischer-Verband, Association Suisse des Pêcheurs*), Sekretariat, Dorfstr. 16, CH-4657 Dulliken (tel. 062/35 35 05).

GOLF

There are around 35 golf courses (9 and 18 holes) in Switzerland with many more planned, plus many mini-golf courses. There are no public golf courses and consequently prices are high, golf generally being the preserve of the rich. It's almost impossible to join a city club without excellent contacts and a low handicap (the waiting list for membership of some clubs is longer than the average expatriate's stay in Switzerland). Members of foreign and other Swiss golf clubs can usually play at town clubs from Monday to Friday, on production of a membership card; green fees are around Sfr. 60 in urban areas, Sfr. 30 to 50 in rural areas. Your best bet may be to play at a mountain resort course, where you can play golf in beautiful scenery at around 1,500 metres, without being a member. Many cities and resorts have indoor practice centres, where you can have a video analysis of your swing. Would you believe

that the Swiss also play golf on snow — maybe it will catch on with winter sports enthusiasts. Contact the Swiss Golf Association (*Schweiz. Golfverband, Association Suisse de Golf*), c/o John C. Storjohann, en Ballègue, case postale, CH-1066 Epalinges (tel. 021/784 35 31) for more information.

Crazy golf (golf obstacle course) is played in many areas. It's taken seriously and competitions are organised — even Swiss championships.

OTHER SPORTS

The following are a selection of other popular sports in Switzerland:

Athletics: Most Swiss towns and villages have local athletics clubs and organise local competitions and sports days. For information contact the Swiss Light Athletics Federation (*Schweiz. Leichtathletikverband, Fédération Suisse d'Athlétisme*), Fabrikstr. 29b, Postfach 8222, CH-3001 Berne (tel. 031/24 22 72). See also **Running** on page 310.

Ballet, Jazz Ballet: Hardly sports, but nonetheless excellent exercise. Dance, training and exercise classes are provided in many towns throughout Switzerland and are also organised by gymnasiums. Jazz ballet classes are also run by Migros Club School (see **Day & Evening Classes** on page 285).

Basketball: Sport specially created for giants. For information contact the Swiss Basketball Federation (*Schweiz. Basketball-Verband, Fédération Suisse de Basketball Amateur*), Place de l'Hotel de Ville 145, case postale 314, CH-1701 Fribourg (tel. 037/22 19 70).

Billiards and Snooker: Many hotels, bars and sports clubs have billiard or snooker tables and there are a few billiards clubs in the larger towns. English-style snooker isn't played in public clubs in Switzerland.

Boxing: Legalised punchups for aggressive types. For information contact the Swiss Boxing Federation (*Schweiz. Boxverband, Fédération Suisse de Boxe*), c/o Robert Nicolet, rue du Centre 166, CH-1025 St. Sulpice (tel. 021/694 11 11).

Darts: Not actually a sport but an excuse to get drunk (have you ever seen anyone playing darts in a milk bar?). Darts can be played at any of the Pickwick chain of pubs in Switzerland, plus many other English-style pubs.

Fencing: A popular sport in Switzerland with many local clubs. For information contact the Swiss Fencing Federation (*Schweiz. Fechtverband, Fédération Suisse d'Escrime*), Avenue Verdeil 1, CH-1005 Lausanne (tel. 021/20 70 74).

Gymnasiums or Health Clubs: Where masochists go to torture themselves. There are gymnasiums and health clubs in most towns with tonnes of expensive bone-jarring, muscle-wrenching apparatus. Costs are around Sfr. 100 per month or Sfr. 1,000 per year, although they can be reduced by taking advantage of off-peak reductions. Many first class hotels also have fitness rooms.

Gymnastics: An extremely popular sport; gymnastic clubs abound in all areas, even in small towns and villages. For information contact the Swiss Gymnastics Federation (*Schweiz. Turnverband, Fédération Suisse de Gymnastique*), Bahnhofstr. 38, Postfach, CH-5001 Aarau (tel. 064/25 22 25).

Handball: Played indoors on a pitch similar to a five-a-side soccer pitch. Handball players pass the ball around by hand and attempt to throw it into a small goal. Popular with footballers with two left feet. For information contact the Swiss Handball

Federation (*Schweiz. Handball-Verband, Fédération Suisse de Handball*), Postfach 98, Ey 7, CH-3063 Ittigen (tel. 031/58 53 53).

Hockey: Called land hockey in Switzerland, so as to avoid confusion with the more popular ice hockey. For information contact the Swiss Land Hockey Federation (*Schweiz. Landhockey-Verband, Ligue Suisse de Hockey sur Terre*), Postfach 305, CH-6048 Horw (tel. 041/48 50 26).

Horse Riding: Popular but expensive. There are around 90 riding schools and equestrian centres in Switzerland. Some resorts organise cross-country riding holidays. Hiring a horse from a farm is cheaper but tuition isn't always provided. For information contact the Swiss Equestrian Sports Federation (*Schweiz. Verband für Pferdesport, Fédération Suisse des Sports Equestres*), Blankweg 70, CH-3072-Ostermundigen (tel. 031/51 56 24).

Martial Arts: For those brought up on a diet of Bruce Lee, unarmed (?) combat such as Kung Fu, Judo and Karate are taught and practiced in most towns. There are over 300 judo clubs in Switzerland. Timid children are sometimes encouraged to learn judo to combat school bullies. For information contact the Swiss Judo & Ju-Jitsu Association (*Schweiz. Judo- und Ju-Jitsu-Verband, Association Suisse de Judo et Ju-Jitsu*), Bollwerk 31, CH-3011 Berne (tel. 031/22 65 55) or the Swiss Karate Federation (*Schweiz. Karate-Verband, Fédération Suisse de Karaté*), c/o ofa Zeitschriften, Sägereistr. 25, CH-8152 Glattbrugg (tel. 01/809 31 11).

Rafting: White water river rafting is an exciting and popular sport in Switzerland. Ask for information at tourist offices.

Roller Skating and Skate-boarding: Rinks are provided in many towns (sometimes winter ice skating rinks are used for roller skating in summer).

Rugby: Surprisingly the Swiss actually play rugby — yet another habit they picked up from the British (along with Skiing). For information contact the Swiss Rugby Federation (*Schweiz. Rugby-Verband, Fédération Suisse de Rugby*), case postale 94, CH-1018 Lausanne 18 (tel. 021/36 11 44).

Shooting: Shooting ranges abound in Switzerland and shooting is particularly popular on Sunday mornings to prevent you staying in bed. Annual target shooting is compulsory for all Swiss men as part of their military service. Most towns and villages have a local shooting federation which organises local competitions. Crossbow shooting is still popular today and modern William Tells are to be found in many crossbow clubs, although participants now use targets due to a dearth of brave little boys and big apples. For information contact the Swiss Rifle Society (*Schweiz. Schützenverein, Société Suisse des Carabiniers*), Lidostr. 6, CH-6006 Lucerne (tel. 041/31 32 06) or the Federal Crossbow Shooting Society (*Eidg. Armbrustschützen-Verband, Société Fédérale d'Arbaletriers*), c/o Doris Haas, Postfach 104, CH-8253 Diessenhofen (tel. Germany 77/34 63 75).

Soccer or Football: Most major Swiss cities and towns have either a first or second division soccer team. Many are semi-professional and the standard of the best teams is similar to the English second or third division. Most towns and villages have amateur soccer clubs for all ages and standards. Annual fees are around Sfr. 30 per year. For information contact the Swiss Football Association (*Schweiz. Fussballverband, Association Suisse de Football*), Haus des Sportes, Laubeggstr. 70, Postfach, CH-3000 Berne 32 (tel. 031/43 51 11).

Ten-Pin bowling: There are ten-pin bowling centres in all major Swiss cities. Ten-pin bowling and skittles (*Kegelbahn, jeu de quilles*) can also be played in many hotels and restaurants.

Volleyball: A fun game for all the family, although seldom seen played in Switzerland. For information contact the Swiss Volleyball Federation (*Schweiz. Volleyball-Verband, Fédération Suisse de Volleyball*), Seestr. 43a, Postfach, CH-6052 Hergiswil (tel. 041/95 36 16).

Swiss Sports: The Swiss also have there own Alpine sports, which are usually incomprehensible to anyone but a Swiss mountain man. They include stone throwing (*Steintossen* or *Steinwerfen*), traditional Swiss wrestling (*Schwingli*) and the strangest of all, Hornussen. In Hornussen, a puck-like plastic object (called the Hornuss) is placed at the tip of a curved rail planted in the soil. The striker strikes the Hornuss with a whip-like cane around two metres in length, while the catchers (strategically placed in the field) attempt to bat it away with large wooden boards on poles before it hits the ground. Hornussen isn't expected to become a future Olympic sport.

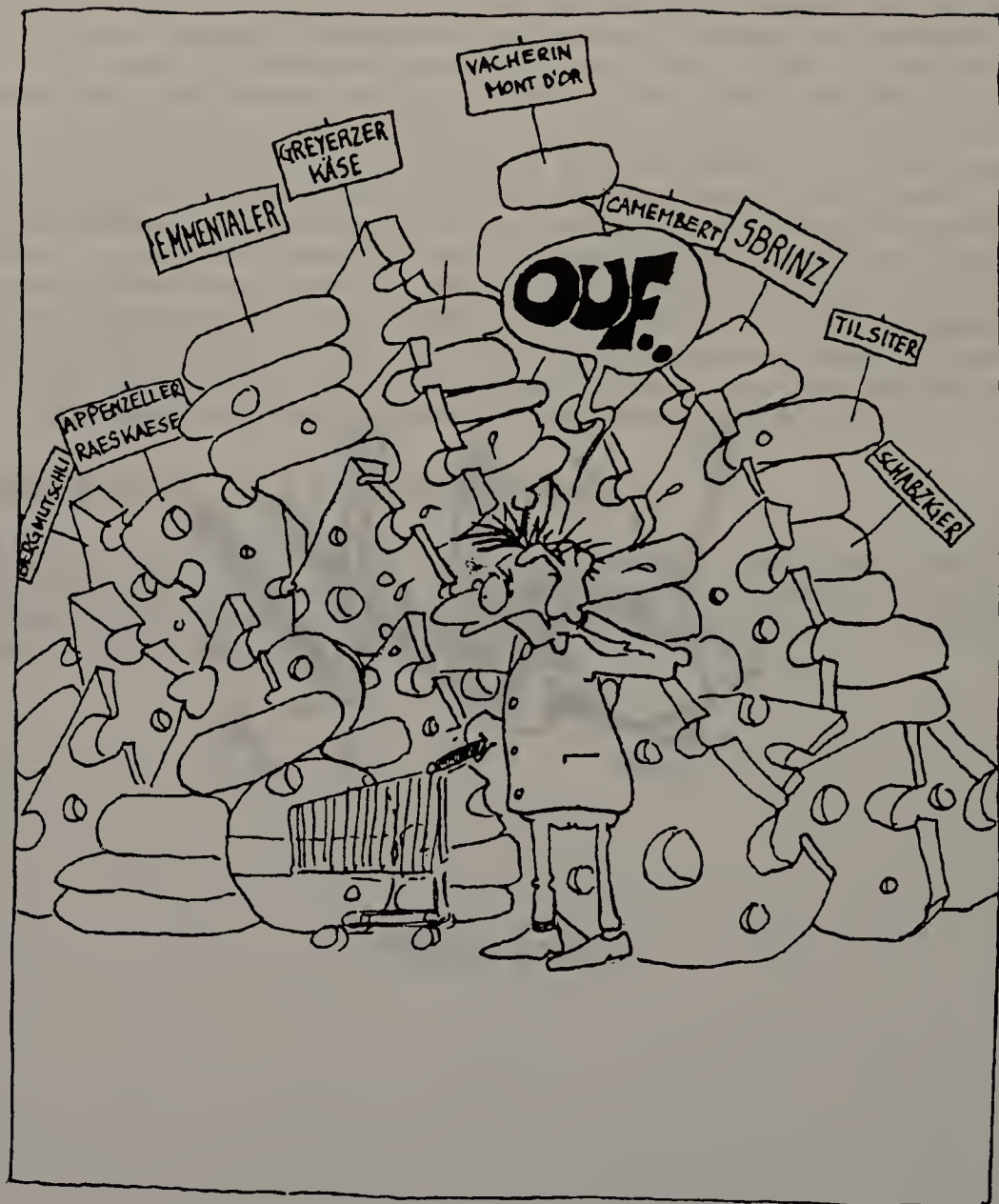
Miscellaneous: Many foreign sports and pastimes have a group of expatriate fanatics in Switzerland including cricket (around 11 clubs), American football, baseball (around seven teams), croquet, boccia and polo. For more information enquire at community and tourist offices, embassies and consulates (see **Appendix A**) and social clubs (see **Appendix C**). For the addresses of sports associations not listed, contact the Swiss National Association for Sport (*Schweiz. Landesverband für Sport, Association Suisse du Sport*), Postfach 32, CH-3000 Bern 32 (tel. 031/43 00 11).

SPORT FOR THE HANDICAPPED

Switzerland has an extensive sports programme for the handicapped, which is organised by the Swiss Association for Handicapped Sport (*Schweiz. Verband für Behindertensport, Fédération Suisse de Sport Handicap*), Chriesbaumstr. 6, CH-8604 Volketswil (tel. 01/946 08 60).



"Skiing is FUN!"



16.

SHOPPING

Shopping in Switzerland is among the best in the world, although you may sometimes wonder whether all Swiss are millionaires and just what they do with all those gold watches, diamond necklaces and fur coats. Actually millionaires make up only half the population of Switzerland — the rest are foreigners. (Joking aside, it has been conservatively estimated that Switzerland has over 40,000 millionaires and the highest level of per capita accumulated wealth in the world.) There are, however, a few shops that cater to the needs of poor foreigners and English is spoken in most major towns and tourist areas.

There's generally no price bargaining in Switzerland, although if you intend to spend a lot of money in one store you might ask for a discount (except in department stores and supermarkets). Swiss taxes are always included and there are no hidden extras: the advertised price is the price you pay. Swiss shopkeepers are scrupulously honest and most shops will exchange goods or give you a refund without question. There's a wide choice of top quality goods which generally afford good value for money. Although prices may be higher than in many other countries, goods are often of superior quality and therefore comparisons aren't always valid. The Swiss customer is usually very critical; he demands top quality, durability, after sales service and value for money — all of which are features of most Swiss products. In Switzerland, prices for branded goods are fixed in order to protect the small shop owner. Stores can, however, sell branded goods under their own name at lower prices, or can sell goods at reduced prices during official sales, e.g. in January and July. Note that many Swiss prefer to shop in their village or town and will usually happily pay higher prices in return for the convenience of shopping locally.

There are large indoor shopping centres in all areas, where you may do all your shopping under one roof and most towns have a traffic free shopping street or town centre. Many Swiss manufacturers provide factory shops where you may shop at generous discounts, although shopping hours are usually restricted and some shops are open one day a week or month only. Ask your friends and colleagues for the names of those in your area.

Most shops hold sales (*Sonderverkauf/Ausverkauf, soldes*) in January and July, when quality goods are available at bargain prices. If you intend to have a shopping spree, it's definitely worth waiting for the sales. Around Christmas time, shopping storage areas are provided in many towns, where you may leave your purchases free of charge (while you buy more). Some major cities (e.g. Zurich) produce monthly shopping guides. Finally, don't panic if you're pounced on by an army of shop assistants, it's just the natives' way of being friendly. If you don't want help, tell them you're just looking and (hopefully) they will go away.

For those who aren't used to buying articles with metric measures and continental sizes, a list of comparative weights and measures are included in **Appendix E**. The AWC (see page 79) and other women's clubs are an excellent source of shopping information, particularly for those hard to find imported foods.

SHOPPING HOURS

Shopping hours in Switzerland are usually from around 8 or 9 a.m. to 6.30 or 6.45 p.m. Tuesday to Friday and from 8 a.m. to 4 or 5 p.m. on Saturday. On Mondays most shops open from between 1 and 2 p.m. to around 6.30 or 6.45 p.m., although some are closed all day. Many towns have late night shopping until 8 or 9 p.m. one day a week on

Wednesday, Thursday or Friday, although in some cities, notably Basle and Geneva, late shopping has been rejected by the electorate. In some parts of Switzerland everything (including churches) closes for lunch, except for large supermarkets and stores and restaurants and bars, which do a roaring trade. In smaller towns, all shops and businesses close for lunch (usually 12 a.m. to 2 p.m.). Local shops (e.g. in villages) close for a half or full day a week and may close earlier on a Saturday, e.g. 2 p.m. It's customary for certain businesses to be closed on the same day, for example, most hairdressers (*Coiffeur*) are closed on Mondays and pharmacies (*Apotheke, pharmacie*) on Thursdays. Shops generally close at 4 or 5 p.m. the day before a public holiday, even when it's a late shopping day.

All shops are closed on Sundays except bakeries, some of which are open from around 10 to 12 a.m. Geneva and Zurich airports have shopping centres which are open from 8 a.m. to 8 p.m. every day. Some motorway (*Autobahn, autoroute*) shopping centres are open every day of the year except Christmas day. In major cities there are 24-hour automats in most main railway stations (*Hauptbahnhof, gare centrale*) containing essential foods. Grocery stores near border crossings are usually open on Sundays. Shops in many holiday resorts are open on Sundays and public holidays throughout the season. At Christmas time, many major stores hold shopping evenings exclusively for the handicapped.

SHOPPING CENTRES & MARKETS

There are many large modern indoor shopping centres (*Einkaufszentrum, centre commercial*) in Switzerland. These often contain over 100 shops including supermarkets, department stores, furniture stores, restaurants, banks and a post office, plus many of the smaller shops you would expect to find in a small town. The main attractions, in addition to the wide choice of shops, are the weather protection and free parking, which means you can simply wheel your purchases to your car (parking is expensive and difficult in most city and town centres, particularly on Saturdays). Most banks are open on Saturdays in shopping centres. Shopping centre stores periodically issue discount coupons (*Einkaufsbön/Bezugsschein, bon d'achat*) to attract customers.

Most towns have markets on various days of the week (Wednesdays and Saturdays are most popular). These vary from fruit and vegetable markets to flea/curiosity (second-hand goods) markets. In major cities there are markets on most days of the week. Food markets often open for business at 6 a.m. and may close as early as 11 a.m., while curiosity markets may operate from 10 a.m. to 4 p.m. or even until 9 p.m. in summer. Check with local tourist and information offices.

SUPERMARKETS

Many foreign foods can be found in local supermarkets (*Supermarkt, supermarché*) if you look hard enough, but don't overlook the many delicious local foods on offer. One of the advantages of living in central Europe is being able to sample the bewildering choice of continental food and beverages. Don't despair if you can't find your favourite foods as there are many other delicacies available. The German, French and Italian-speaking parts of Switzerland all offer excellent regional and ethnic specialities. Most department stores sell imported foods, particularly Globus,

Jelmoli and Vilan (see **Department & Chain Stores** below). All major towns have a variety of delicatessens and imported food shops.

Among the best value-for-money supermarkets are Coop, Denner Discount (particularly good value for wine and beer), EPA (Unip), Jumbo, Migros, Pick Pay, Uniprix and Waro, all of which have branches throughout Switzerland. Prices in village shops are generally a little higher than in supermarkets, although most villages have a reasonably priced Volg store. Migros, one of the largest companies in Switzerland, have the most outlets and account for around 20% of total Swiss food sales, mostly own brand goods. They **don't**, however, sell spirits, wine or tobacco. Migros and the Coop operate mobile shops in many areas (ask your neighbours).

Most supermarkets don't supply free plastic or paper carrier bags, but charge from Sfr. -.20 to -.40 for them. This may be irritating, particularly when you've forgotten your shopping bag, but it's intended to decrease waste pollution and is to be applauded; copy the Swiss and take a bag with you when shopping (they **never** forget theirs). Most supermarkets provide free boxes. Due to an increasing number of losses, many supermarkets charge Sfr. 1 or 2 deposit for the use of a trolley, which also ensures that customers return them to the collection point, rather than abandoning them in the car park. Many items (e.g. tea and coffee) contain stamps on their labels, which may be collected and exchanged for books, pictures, games, etc., when you have collected 'a few million'. Stamp catalogues can be obtained from manufacturers (addresses are printed on labels).

Most supermarkets have a coffee bean grinding machine for coffee beans bought in the store. If you live in a farming community, you can buy unpasteurised milk from your local dairy by the bucket full (you supply the container). It's cheaper than buying milk by the carton from a supermarket, but it should be boiled before use. Many farms sell potatoes and other vegetables in bulk and allow people to pick their own fruit during the harvest season (useful for freezing or jam making).

DEPARTMENT & CHAIN STORES

Switzerland has many excellent department (*Warenhaus, grand magasin*) and chain stores. One of the most famous and exclusive department stores is Globus, part of a chain of stores which includes ABM (Au Bon Marché), Herren Globus (men's wear) and Interio (home furnishings and furniture). Vilan (including Placette, Rheinbrücke, Innovazione and Nordman) and Jelmoli (including Innovation and Grand Passage) are other department store chains with outlets in most Swiss cities and large towns. Other department stores include the Coop, Loeb (Berne), EPA (low cost), Unip and Bon Genie. The Coop also have large DIY centres.

Jumbo, a do-it-yourself (DIY) and hardware store chain, also merits a special mention. Besides selling all kinds of hardware, Jumbo also stock motoring accessories, bicycles and skis at competitive prices (plus food in some stores). One of the largest discount houses for TV, video, hi-fi, photographic, computer and household goods is Eschenmoser. They publish a comprehensive catalogue and have '10% off everything' sales in January and July at their stores in Basle, Berne and Zurich. Inter Discount operate a large chain of stores selling hi-fi, video, photographic, radio, computer and other electronic equipment at competitive prices. Shop around for electronic and computer equipment, as prices for similar items vary

considerably. Also check the guarantee period, which can vary from six months to two years.

Many department stores provide account cards (e.g. Globus, Jelmoli, Loeb and Vilan) some of which double as credit cards, where the account balance can be repaid over a period of months. Card holders may take advantage of special offers and discounts. Some account cards can be used in other franchised stores and businesses (e.g. Globus and the Jelmoli J-Card). Some stores (e.g. Vilan) won't give a foreigner an account card until he has a 'C' permit. Department stores and many smaller shops provide a free gift wrapping service, particularly at Christmas time, and will deliver goods locally or send them by post, both within Switzerland and worldwide. Some stores have a 'Mister Minit' department, where on the spot shoe repairs, key cutting and engraving is done.

Migros deserve a special mention for the high quality and range of their products (mostly own brand) and services, plus a well-deserved reputation for keeping down prices. Migros stores come in three sizes, denoted by the number of Ms displayed outside:

M	food store only
MM	food and household goods, sometimes a restaurant
MMM	complete department store selling food, household goods, clothes, hi-fi, electrical goods, sports equipment, etc., often with a restaurant.

Migros (and some other stores) give 10% off all purchases on the opening day of a new branch and on special anniversaries, plus many special offers. They also operate do-it-yourself stores, have their own travel agency and book and record stores (Ex Libris), and provide competitive insurance (Secura) and banking (Migros Bank) services.

NEWSPAPERS & BOOKS

You may not have been much of a newspaper (*Zeitung, journal*) or book (*Buch, livre*) reader at home, but not being able to buy your local newspapers, magazines (*Magazin/Zeitschrift, revue/périodique*) and books may be an unexpected hardship (although newsagents in Switzerland probably stock the widest selection of foreign newspapers in the world). British and American newspapers and books are expensive in Switzerland, compared to prices in the UK and the USA, although prices aren't fixed. If you enjoy reading, it's a good idea to stock up on books before your arrival and during holidays abroad. Take out subscriptions to your favourite magazines as, assuming you can find them, they will be much more expensive in Switzerland (see also Appendix D).

English and other European newspapers are sold at kiosks in most large towns. English daily newspapers (Sfr. 3 to 4) are usually on sale at most railway stations the day after publication and at main railway stations and international airports on the day of publication. If you're hooked on English Sunday newspapers, they are available at many main railway stations and airports from around 11 a.m. on Sundays (e.g. the *Sunday Times* and *Observer* cost Sfr. 6, usually with the colour magazine). To save a wasted journey, telephone first, as they sometimes don't arrive — if they aren't at your local railway station, they are usually also unavailable at airports.

The *International Herald Tribune* (edited in Paris and printed in Zurich), the *Wall Street Journal Europe*, *USA Today* and the *European Financial Times* (printed in Frankfurt) are widely available on the day of publication, Monday to Saturday. The *Guardian International* (printed in Frankfurt) and the *European* weekly newspaper (see **Appendix D**) are also widely available from news kiosks. The *New York Times Sunday Book Review* is available in some news agencies on Mondays. Many foreign newspapers can be bought on subscription at a large saving over kiosk prices; if sent airmail from within Europe (e.g. from the UK) they usually arrive the day after publication.

There are no national newspapers in Switzerland, but a wide variety of regional newspapers (around 275) and some 2,000 magazines and professional and specialist journals are published. Most cantons have an official daily or weekly newspaper or booklet containing a wealth of local information. It includes announcements of job vacancies, local and official events, meetings, church services, plus advertisements for houses and apartments (for rent and sale), small ads, restaurants and entertainment. You will probably get a number of free local newspapers delivered to your home.

There are English-language book shops in all large towns and cities, although the selection may be restricted in comparison to a good book shop in the UK or the USA. A small selection of English-language paperbacks is available in most bookshops and at kiosks and many bookshops will order any English-language book in print. Many organisations and clubs run their own libraries or book exchanges and most Swiss public libraries have a selection of English-language books (see **Libraries** on page 284). Switzerland has its own English-language book review magazine entitled *Book People*, which contains news and reviews of recent books published in the UK and the USA. It's published in spring and autumn and costs just Sfr. 7 per year from: Transcripta AG, PO Box 4825, CH-6304 Zug (tel. 042/21 61 31).

If you don't want to subscribe individually to your favourite magazines, you may be interested in the subscription service provided by Case Company SA. The cost may be slightly higher than a personal subscription to an individual magazine, but the convenience of making just one payment each year for all your favourite magazines may be sufficient compensation. Around 200 US and UK titles are available. Their address is: Case Company SA, Corporate Subscription Management Services, casa postale 449, CH-1215 Geneva 15.

CHILD MINDING

Many stores and shopping centres provide nurseries (*Kinder-Paradies/Kinderhort*, *paradis des enfants/crèche*) for shoppers. They usually look after children aged from three to seven years and have hourly rates. Stores providing a child-minding service include branches of Globus and Jelmoli (around Sfr. 3 an hour), Ikea furniture stores (free), some branches of Innovation, Migros, Möbel Pfister (free) and Placette, and many shopping centres. In addition to a games room, Ikea (see below) also have a room for older children where video films are shown.

FURNITURE

Furniture (*Möbel*, *meubles*) in Switzerland is generally quite expensive compared with many other European countries. There is, however, a huge choice and the quality is

invariably good. Exclusive modern and traditional furniture is available everywhere, although not everyone can afford the exclusive prices.

If you want reasonably priced, good quality, modern furniture, you need look no farther than Ikea, a Swedish company which manufactures furniture for home assembly (which helps keep down prices). There's a 14-day money-back guarantee on all purchases. Assembly Instructions are generally easy to follow (although some think Rubik's cube is easier) and are in many languages, including English. Look here first, as prices are hard to beat. Ikea will also assemble their furniture for you, although this will naturally increase the price. Ikea provide a home delivery service for which they charge 15% of the value of the goods to be delivered, with a minimum charge of Sfr. 30 and a maximum of Sfr. 200. Allow at least four weeks for delivery or hire a van from them for Sfr. 30 an hour. Book in advance and don't forget to take your driving licence. Local van hire may, however, be cheaper, particularly if you have a long journey (and you don't have to return the van to Ikea).

Ikea offer a special family card, which provides discounts on selected items and other benefits. The card costs Sfr. 10, which is refunded when you spend Sfr. 100 or more. Ikea have four stores in Switzerland: Aubonne 20 kilometres west of Lausanne (off the N1 motorway), Emmenbrücke just north of Lucerne (off the N2 motorway), their main store located in Spreitenbach, 20 kilometres south-west of Zurich (off the N1 motorway) and their latest store in Centro Lugano-Sud, Grancia, Lugano. An annual catalogue is delivered free to many homes or is available from stores for Sfr. 5.

Another excellent furniture and home furnishings chain is Interio, part of the Globus chain. Like Ikea they offer good quality modern furniture for home assembly at reasonable prices through stores in Basle/Pratteln, Geneva/Vernier, Lausanne/Morges, Lucerne/Emmenbrücke, St. Gallen/Abtwil and Zurich/Dietlikon.

ABM, Migros and Vilan sell reasonably priced and good quality furniture. Migros are particularly good value, especially for quality leather suites. Globus have more exclusive designs and are therefore more expensive. One of the largest furniture store chains in Switzerland is Möbel Pfister, which has its main (very large) store in Suhr, near Aarau and branches throughout the country. They offer a huge choice with a wide quality and price range. If you need carpets at reasonable prices, Möbel Pfister sell large-sized remnants (*Restposten, surplus*) at bargain prices — around 50% reduction. Most carpet shops and department stores offer their remnants for sale cheaply.

The main exception to fixed prices in Switzerland is when you're buying a large quantity of furniture. Don't be reluctant to ask for a reduction, as many stores will give you a 10% to 20% discount. Considerable savings can also be made on furniture when shopping abroad (see *Shopping Abroad* on page 326).

HOUSEHOLD ITEMS

Large appliances such as cookers and refrigerators are usually provided in rented accommodation (although less likely in French-speaking areas). Dishwashers (mechanical type, not the wife/husband) are sometimes installed and private washing machines are rare. When looking for kitchen units or appliances such as a refrigerator, washing machine or dishwasher, note that the standard Swiss unit width isn't the same as in other countries. Check the size and the latest Swiss safety

regulations before shipping these items to Switzerland or buying them abroad, as they may need expensive modifications.

If you already own small household appliances, it's worthwhile bringing them to Switzerland, as usually all that's required is a change of plug — but check first. If you're coming from a country with a 110/115 V electricity supply (e.g. the USA), then you will need a lot of expensive transformers (see page 97). Don't bring your television to Switzerland without checking its compatibility first, as televisions from the UK and the USA won't work (see page 129). Smaller appliances such as vacuum cleaners, grills, toasters and electric irons aren't expensive in Switzerland and are of excellent quality.

If you need kitchen measuring equipment and can't cope with decimal measures, you will have to bring your own measuring scales, jugs, cups and thermometers. Foreign pillow sizes (e.g. in the UK and the USA) aren't the same as in Switzerland and the Swiss use duvets and not blankets to keep warm in winter (besides central heating).

Household appliances may be cheaper in some of Switzerland's neighbouring countries (see **Shopping Abroad** on page 326).

LAUNDRY & DRY CLEANING

All towns and shopping centres have dry cleaners (*Chemische Reinigung, nettoyage à sec*), most of which do minor clothes repairs, invisible mending, alterations and dyeing. Express cleaning may mean a few days rather than hours, even at a dry cleaners where cleaning is done on the premises. You usually pay in advance and it's quite expensive (better to buy washable clothes), particularly for leather clothes. Cleaning by the kilogramme with no pressing is possible in some places and much cheaper.

Self-service launderettes (*Wäscherei, blanchisserie*) are available in major towns and cities, but are rare in smaller towns as a washing machine (or the use of one) is provided with most rented accommodation in Switzerland (the Swiss don't usually wash their dirty linen in public).

SECOND-HAND BARGAINS

There's not a very active second-hand (*gebraucht, occasion*) market in Switzerland (only foreigners buy used goods) except in antiques, motor cars, gold and gem stones. Generally prices asked for secondhand goods are higher than in other countries.

Most towns do, however, have a local second-hand furniture and junk store (*Brockenhaus, broccante*) and may have a Salvation Army (*Heilsarmee, armée du salut*) shop. These usually have restricted opening hours. There are special weekly newspapers in some areas devoted to bargain hunters, for example, *Fundgrueb* and *Inseraten Markt* in German-speaking areas. Advertising is usually free, as advertisements are financed by newspaper sales (although you have to buy a copy to insert an advertisement).

The small advertisements in local newspapers and on shopping centre, supermarket and company bulletin boards, may also prove fruitful. Many expatriate clubs (see **Appendix C**) and large companies publish monthly magazines or newsletters containing small ads., where everything from second-hand furniture and

household apparatus to cars are advertised for sale. Sales are held in many towns and villages, e.g. for children's clothes and toys, usually in autumn and spring.

SHOPPERS' ORGANISATIONS

Many Swiss stores, including Migros (over 1.5m members), the Coop, Ikea (see **Furniture** on page 322) and Ex Libris (a book/record chain owned by Migros) operate customer shopping organisations or clubs. Customers are able to take advantage of exclusive offers and discount vouchers, receive regular newspapers and newsletters and advance information regarding forthcoming sales. Membership is usually free and application forms are available from most branches.

SHOPPING BY MAIL

Shopping by mail isn't as common in Switzerland as it is in many other countries, although you will receive some unsolicited mail-order catalogues with your junk mail. A few large chain stores also publish mail-order catalogues, for example, Ackermann and Jelmoli. Beware of some mail order companies (selling records, books, etc.) who offer attractive gifts to existing members as an inducement to recruit new members. Prices are often high, particularly when compared with the special offers available in many shops, and it's costly to resign your membership — whether you have received any benefits or not. **Make sure you know what you're signing.**

Many major stores abroad publish catalogues and will send goods anywhere in the world, for example, Fortnum & Masons, Habitat and Harrods in the UK. Many provide account facilities or payment can be made by international credit cards. Although most foreign mail order companies won't send goods abroad, there's nothing to stop you obtaining catalogues from friends or relatives and ordering through them.

If you purchase a small item by mail from outside Switzerland, you may have to pay turnover (purchase) tax (*WUST, ICHA*) on delivery or at the post office on collection. The rate for goods for personal use is 6.2%, although you may be charged the business rate of 9.3%. If you're incorrectly charged the business rate, write to the customs office (*Zollamt, bureau de douane*) at the point of entry and request a refund (the post office will have the address). Goods sent from EC countries (usually above a minimum value) should be free of local value added tax (see **Shopping Abroad** on page 326). Gift parcels from abroad not exceeding Sfr. 100 in value are exempt from import duty, but must be clearly marked in customs declarations. (If your correspondents write *gift* on the customs declaration, Swiss customs might think you're receiving poison!).

When you purchase a large item abroad and have it shipped to Switzerland by air freight, you should have it sent to your nearest international airport. The receiving freight company will notify you when it has arrived. You must provide them with details of the contents and cost (invoice copy) so that they can clear the goods through customs. They will deliver the goods to you with the bill for duty and freight (payable on the spot), unless you make alternative arrangements. The cost of air freight within Europe (or even from North America) is usually reasonable, however, the delivery and handling charges from a Swiss airport to your home can be as high as the air freight costs to Switzerland. To reduce this cost you can arrange to collect goods yourself,

after they have been cleared through customs. **Make sure goods sent by air freight are fully insured.** It's sometimes better to have goods sent by mail (excluding local taxes), rather than importing them personally, when it's often difficult (or takes a long time) to obtain a tax refund. Note that buying some expensive items abroad, such as computer equipment in the USA, can save you a great deal of money but may involve a lot of form filling.

Interflora agents in most Swiss towns can arrange for flowers to be sent worldwide.

SHOPPING ABROAD

Shopping abroad makes a pleasant change from all those Swiss shops full of diamond necklaces, gold watches and *haute couture* fashions. It can also save you money and makes a pleasant day out for the family. Don't forget your passports or identity cards, car papers, dog's vaccination papers and foreign currency. Most shops in border towns will gladly accept Swiss francs but will usually give you a lower exchange rate than a bank (e.g. some shops in Germany only accept Swiss francs on a one-for-one basis with the Deutschmark, a devaluation of around 15%). Many foreigners and Swiss, particularly those living in border areas (e.g. Basle and Geneva), take advantage of the generally lower prices outside Switzerland and do their weekly shopping abroad. Germany, France and Italy all have a lower cost of living than Switzerland (salaries are also much lower). The combination of lower prices, a favourable exchange rate and low Swiss import tax, means that savings of 25 to 30% can be made on many items.

In Germany prices are generally lower for most goods and you will often pay the same amount in German marks as you would Swiss francs in Switzerland. This means a saving of around 25% can be made after paying Swiss tax and receiving the German tax refund. The best buys in Germany include electrical, electronic and photographic equipment; household appliances, optical goods and services; furniture; sporting goods; motor services and accessories; alcohol; and food. Buying a car in Germany can also yield large savings, although it must conform to Swiss specifications and undergo a Swiss control test (see page 187).

Shops in Germany normally close at 2 p.m. on Saturdays, except for the first Saturday of the month when they are open until 5 p.m. (and similarly on the four Saturdays before Christmas). On weekdays, shopping hours are much the same as in Switzerland, except for Wednesday, when shops usually close at 1 p.m. In many German towns bordering Switzerland, most shops are open until 4 p.m. on Saturdays especially to cater for the influx of shoppers from Switzerland. Note that prices may be slightly higher in border towns than in larger inland German cities.

Everything is certainly not cheaper abroad and you would be wise to compare prices and quality before buying. Bear in mind that if you buy goods which are faulty or need repair, you may have to return them to the place of purchase (which could be a hassle with customs paperwork).

The purchase tax savings and minimum purchases for Switzerland's neighbours and the UK are as follows:

Country	Tax	Minimum Purchase*
Austria	9 to 24%	S 1,000
France	13 to 23%	FF 1,200
Germany	7 to 14%	no limit
Italy	9 to 19%	L 850,000
UK	17.5%	£50

* The amount shown is the minimum value of goods (in local currency) on which you can reclaim local tax.

When buying goods outside Switzerland on which you intend to reclaim the tax, the procedure is as follows:

1. Obtain a receipt for your purchase and inform the shop assistant that you would like a form to reclaim the tax. The shop will complete the tax reclaim form (*Ausfuhrschein/Zollschein, fiche d'exportation/feuille d'exportation*) and enter the tax rate and total amount to be refunded. Write your name and your Swiss address on the form. If you wish to claim your tax refund by mail, check that the vendor will reimburse the tax by mail.
2. Have the form stamped by the local customs border official in the country of purchase before entering Switzerland. The local customs official might want proof that you don't live in the country, e.g. a Swiss residence permit or a passport with a Swiss community stamp. Note that if flying back to Switzerland with your purchases (e.g. from the UK), you may have to carry them as hand baggage in order to get your tax reclaim form stamped.
3. At the Swiss customs post, present your receipt to the customs official and tell him what you have purchased. He'll determine how much import duty and tax you must pay, if any. Swiss customs officials sometimes query your country of residence, so make sure you have a stamp in your passport from your community or have your Swiss residence permit handy (see **Resident's Control** on page 76).
4. To reclaim your tax, return the form in person to the vendor or send it by mail (keep a copy of the receipt and tax form). This must usually be done within a limited period, e.g. six months for goods purchased in Germany.

Note that some shops in border areas will deliver goods to your home in Switzerland within a certain radius, in which case you won't pay local tax but may be charged for delivery. For expensive purchases, a shop may send someone to accompany you to the border and return your local tax on the spot, on receipt of the stamped tax reclaim form.

DUTY-FREE ALLOWANCES

Trips Over 24 Hours

For stays of over 24 hours abroad, Swiss customs regulations allow the following duty-free purchases for persons over 17 (except for the fresh meat allowance, which is applicable to persons over 15):

- two litres of wine or champagne up to 15 percent proof
- one litre of alcohol over 15 percent proof
- 200 cigarettes or 50 cigars or 250 grammes of pipe tobacco
- 125 grammes of butter
- 500 grammes of fresh meat, including all types of oxen, sheep, lamb, horses, goats, kids and pigs
- one kilogramme of processed meat such as ham, sausages, dried and tinned meat
- 2.5 kilogrammes of processed meat of rabbits, poultry, game, frogs (ugh!), crustaceans and molluscs, sea urchins, fish, etc.

The total permitted meat allowance is 2.5 kilogrammes (all categories). There are strict regulations prohibiting the importation of meats from certain countries and occasional restrictions on the import of some meats due to an outbreak of swine fever or foot and mouth disease. If in doubt check first. **On no account may you exceed the limit on meat imports. If you import more than one litre of alcohol over 15 percent proof, then import duty on the excess amount is likely to equal or exceed the original cost.** The tobacco allowance is doubled for visitors domiciled outside Europe.

Trips of Less Than 24 Hours

For stays of less than 24 hours abroad, Swiss customs regulations allow the same general duty-free purchases (for persons over 17) as listed above. However, only one litre of wine or champagne up to 15 percent proof is permitted and **NO** alcohol over 15 percent proof or tobacco goods are allowed. Usually customs officials don't ask how long you have been abroad and will permit you the maximum duty-free allowances for trips over 24 hours, listed above.

General Information

- The total value of duty-free goods permitted is Sfr. 200 for trips over 24 hours and Sfr. 50 for day trips. These values are halved for those under 17 years old. At the Swiss border you must declare what you have purchased and, if asked, produce sales slips to prove the place of origin and the price paid. When you exceed the permitted tax-free limit, you're liable to pay Swiss purchase tax of 6.2% on **ALL** your purchases (including the duty-free allowance).
- Customs duty on goods imported above the duty-free allowance is calculated by weight, depending on the category of goods. This is payable in addition to the 6.2% purchase tax. You may import up to 10 litres of wine and pay a small tax of

around Sfr. -.50 per bottle, depending on the type of wine and the packaging. If you import larger quantities of wine, you must pay additional duty calculated per bottle or per kilogramme (plus the normal import duty of 6.2%).

- People entering Switzerland from the duty-free Swiss zone of Samnaun and Livigno and Luino in Italy are granted less generous duty-free allowances. Leaflets detailing allowances are available from border customs posts.
- If you live within 15 kilometres of the Swiss border, you're forbidden to import alcohol into Switzerland (to protect local businesses), unless it's bought more than 15km from the border. Check with your local customs officials or community office for details of restrictions.
- **Never attempt to import illegal goods. Don't agree to bring a parcel into Switzerland or to deliver a parcel in another country, without knowing exactly what it contains. A popular confidence trick is to ask someone to post a parcel in Switzerland (usually to a post restante address) or to leave a parcel at a railway station or restaurant. THE PARCEL USUALLY CONTAINS DRUGS!**

Swiss customs officials are usually reasonable and flexible and unless you're a big-time smuggler will treat you fairly. See also general Customs notes on page 75.

EMERGENCY RATIONS

All residents of Switzerland are requested to keep an emergency food supply (*Notvorrat, provisions de secours*) in their nuclear shelter. The food supply includes two kilos per person of sugar, rice or pasta, oil or fat, protein rich food, carbohydrate rich food and food of your choice, the whole of which should total 14 kilos **per person** (if the bombs don't get you, the food will). To this must be added drinks (two litres a day), fuel, cleaning materials, assorted extras such as, medicines, rubbish sacks, spirit stove (for cooking), methylated spirits, iron tablets, etc. Don't forget essentials such as baby food, nappies (diapers), diabetic treatments, drugs and vitamin tablets. Washing powder is also one of the essential requirements, although most shelters have no running water and no toilet facilities (which doesn't really matter, as after you've filled your shelter with this lot, there's no room for you). You should take a radio, although reception may be impossible. Most Swiss keep a good supply of wine in their shelters — maybe they are planning to go out with a BANG!

The necessary foods are listed in a pamphlet obtainable from your community or from the Bundesamt für wirtschaftliche Landesversorgung, Belpstr. 53, CH-3003 Berne (tel. 031/61 21 85). Foods can be stored for a limited period only and must be replaced periodically (see pamphlet).

RECEIPTS

When shopping in Switzerland, always insist on a receipt (*Quittung/Kasse-bon, quittance*) and keep it until you have left the store or have reached home. This isn't only in case you need to return or exchange goods, which may be impossible without the receipt, but also to verify that you have paid if an automatic alarm sounds as you're leaving the shop, or if any other questions arise. When you buy a large object which can't be wrapped, a sticker should be attached as visible evidence of purchase (in

addition to your receipt). In supermarkets, the cashier usually sticks your receipt to a purchased item with sticky tape.

It's a good idea to keep receipts and records of all major purchases made while resident in Switzerland, particularly if your stay is for a limited period only. This may save you both time and money when you finally leave Switzerland and are required to declare your belongings in your new country of residence.

CONSUMER ASSOCIATIONS

The independent Swiss Consumer Association provides free product information and legal advice and publishes books and monthly or bi-monthly magazines in local languages (available on subscription and from news kiosks). The association has three main offices, serving the main language regions of Switzerland and local advisers in many areas.

French: Fédération romande des consommatrices, rue de Stand 3, CH-1204 Geneva (tel. 022/21 32 17).

German: Konsumentinnenforum der deutschen Schweiz, Postfach, CH-8024 Zurich (tel. 01/252 39 14).

Italian: L'Associazione Consumatrici della Svizzera Italiana, Via Lambertenghi 4, CH-6900 Lugano (tel. 091/22 97 55).

Consumer information is also provided on telephone service number 129.

"The female is, in fact, very remarkably superior in manners, habits, tact and intelligence to the husband, in almost every family in Switzerland. One is surprised to see the wife of such good, even genteel manners, and sound sense, and altogether such a superior person to her station, and the husband very often a mere lout."

THAT'S MADE A
MESS OF HISTORY



17.

ODDS & ENDS

This chapter contains miscellaneous information. Most of the topics covered are of general interest to anyone living and working in Switzerland, although maybe not all subjects are of vital importance (however, buried among the trivia are some fascinating snippets of information).

ALERTS

There are various alerts for the Swiss population in times of peace (*Alarmierung der Bevölkerung in Friedenszeiten, alarme de la population en temps de paix*), with which all residents of Switzerland should be familiar. Alerts are occasionally tested, announcements of which are made in advance in the community or communities affected (if a real alert was given, it would probably be ignored as just another practice).

The following information is translated from the back of Swiss telephone directories, where it's listed in French, German and Italian. Some communities and cantons may have additional alert signals.

General Alert

Continuous oscillating high frequency tone for one minute. Information will be given on radio DRS (frequency 103), local radio and the Swiss cable radio network (see page 133) in the Swiss national and other languages, including English. Instructions will be given by the authorities on what action to take. Inform your neighbours (or ask them what's happening).

Nuclear Alert

Interrupted oscillating high frequency tone for two minutes. Signifies **IMMEDIATE DANGER**. Close all doors and windows and seek shelter **IMMEDIATELY** in the nearest nuclear shelter. Take emergency rations (see page 329) with you if they aren't already stored in your shelter, plus a transistor radio and listen for further instructions (if you can hear anything in your bunker).

Water Alert

Interrupted low frequency tone for six minutes. Warning of a danger of floods in the local area. Listen to local radio and television for information. If you're in the danger area, evacuate **IMMEDIATELY** and seek out high ground. Note that there may be local regulations concerning a water alert.

All Clear

The all clear is announced via radio, television and loudspeaker vehicles.

The famous Swiss underground shelter plays an important role in Switzerland's civil defence plans and all new houses built in Switzerland must have one. The Swiss intend to have sufficient shelters for the whole population of Switzerland (including foreigners) by the year 2000; if they drop the bomb before then it's every man for himself.

The Swiss take all this 'bunker business' extremely seriously. Maybe they have a master plan to arise from their boltholes after the radiation has dispersed and conquer what's left of the world? (They can't bear the thought of leaving all those Swiss francs behind.)

BUSINESS HOURS

The usual business hours (*Geschäftsstunden*, *heures de bureau*) for offices (not shops or factories) in Switzerland vary, but are generally from 8 to 12 a.m. and 1.30 or 2 p.m. to 5 or 6 p.m., Monday to Friday. Many businesses close for lunch, which may extend from 11.30 or 12 a.m. to 2 p.m., and most businesses are closed on Saturdays. Switchboards may be unmanned (unwomanned) at lunch time, during which telephones may be unanswered or connected to an answering machine. Government offices are usually open from around 8 to 11.45 a.m. and from 3.30 to 5.30 p.m.

CHILDREN

There are various laws in Switzerland governing the behaviour of children in public places. Children under 16 years old, which is the legal age of sexual consent in Switzerland, aren't permitted in public places after 10 p.m. unless accompanied by an adult. Those under 16 aren't allowed in bars, night clubs or casinos. On the whole Switzerland is a safe place for children; nevertheless they should be informed of the dangers of 'talking to strangers'.

CLIMATE

It's almost impossible to give a general description of the Swiss climate, as it varies considerably from region to region; probably no country in Europe has such diverse weather conditions in such a small area. The Alps, extending from east to west, form a major weather division between the north and south of Switzerland and separate weather forecasts are usually given for each area. The climate north of the Alps is continental with hot summers and cold winters, however, prolonged periods when the temperature is below freezing are rare during daytime (unless you live on top of a mountain). At high altitudes, it's frequently warm at any time of the year, although cold at night even in summer. In winter it usually snows everywhere at some time (even in the lowlands) but generally thaws by spring, except above 2,000 metres. Many areas often experience heavy fog and mist which is caused by temperature inversions (particularly in autumn). In winter, storms are apt to cause avalanches, mudslides, rockfalls and floods in some areas.

South of the Alps in Ticino, the mild Mediterranean climate prevails and even in winter it's significantly warmer than elsewhere in Switzerland. Spring and autumn are usually mild and fine in most areas, although it can be dull and wet in some regions. Spring in Ticino is particularly warm and pleasant. Generally Switzerland has more rainfall than most other regions of Europe (although Valais is particularly dry) and it's noted for its low humidity and lack of wind. Most areas suffer occasionally from the *foehn*, a warm oppressive south wind, which is often blamed for headaches, fatigue, vertigo and other minor irritating complaints. You can even buy a gadget to ease its

unpleasant effects. High ozone levels caused by summer smog are becoming more common and creating serious health hazards in some areas.

The daily weather forecast in winter always includes the snow limit (*Schneegrenze*, *limite d'enneigement*), which is the lowest level (in metres) where snow will fall and where freezing point will occur (*Nullgradgrenze*, *limite du degré zéro*). Generally weather forecasts are surprisingly accurate. Average afternoon temperatures in centigrade and Fahrenheit (in brackets) are:

Location	Spring	Summer	Autumn	Winter
Geneva	14 (58)	25 (77)	14 (58)	4 (40)
Lugano	17 (63)	28 (83)	17 (63)	6 (43)
Zurich	12 (53)	22 (71)	11 (52)	0 (32)

The Swiss weather forecast is available by telephone in the local language (162), via the Swiss television teletext service (180) and in all daily newspapers. The daily pollen count (*Pollenbericht*, *pollen bulletin*) is reported from March to July on the Swiss television teletext service (483), on telephone service number 187 and in daily newspapers. Daily weather reports for around 25 Swiss resorts are displayed at major railway stations. The weather in major European cities is given on Swiss television teletext (183).

CRIME

Compared to most western countries, Switzerland has a very low crime rate, nevertheless there's a theft somewhere every two minutes. Negligence is the main cause and vehicles are the main target (incredibly, there are over 100,000 mopeds and bicycles stolen each year in Switzerland). The Swiss are too trusting for their own good and often leave doors, windows and even safes open for their friendly neighbourhood thief (if you're a crook, you shouldn't be reading this). The Zurich area is Switzerland's crime black spot, where many crimes are related to the increasing use of hard drugs. Drugs are one of the few problems Switzerland has on the same scale as other European countries (see **Social Diseases** on page 228).

Like most countries, Switzerland has professional thieves who do a good business breaking into private houses and apartments. Don't leave cash, cheques, credit cards, passports, jewellery and other valuables lying around or even hidden in your home (the crooks know all the hiding places). A good door lock will help, but won't keep the professionals out (they will drill it out). Better to keep your valuables in a bank safety deposit box (rent Sfr. 40 to 65 per year) and ensure you have adequate house contents insurance (see page 247).

There are pickpockets in major cities and tourist centres (particularly around Christmas time), so don't walk around with your wallet or purse on display and never keep your wallet in your back trouser pocket. Some theft insurance doesn't cover pickpocket thefts, only robbery with violence (so tell your insurance company you were robbed at gun point). Remember to lock your car and put any valuables in the boot or out of sight, particularly when parking overnight in a public place. Look after your expensive skis and other belongings in ski resorts.

Most apartment blocks in Switzerland are fitted with a security system, so that residents can speak to callers before allowing them access to the building. In addition,

most apartment entrance doors have a spy-hole, so that occupants can check a visitor's identity before opening the door. Mugging and crimes of violence are fortunately rare in Switzerland and you may safely walk anywhere, day or night (most Swiss think a mugger is someone who makes large cups).

The Swiss compensate for the lack of serious crime by making many trivial offences unlawful, such as hanging bedding from your windows at the wrong time or washing your car on a Sunday. All fines (sometimes referred to as administrative measures — the Swiss have many euphemisms for unpleasant things like taxes and fines) over Sfr. 50 are entered in a cantonal register. Single fines over Sfr. 200 are entered in a central criminal register (*Strafregister, casier judiciaire*). Too many entries in the **BIG BLACK BOOK** may prejudice your residence permit. If you're fined for an offence, you may have the option of doing community service at weekends, rather than pay a fine.

What you may be unaware of as a foreigner (and hopefully will remain so) is the infamous Swiss imprisonment on remand (*Untersuchungshaft, prévention*), whereby the police may imprison anyone on suspicion of committing a crime and keep them in prison for months without charge or trial (I hope this doesn't apply to foreigners who advertise this stain on Switzerland's civil rights record).

Despite the exemplary behaviour of the Swiss and most foreign residents in Switzerland, it was discovered in 1990 that the federal police had compiled over 900,000 secret files on it's Swiss and foreign residents, who were apparently threats to national security (Swiss xenophobia knows no bounds).

ECONOMY & TRADE

Despite its limited size and severe shortage of raw materials, Switzerland is one of the most productive and prosperous countries in the world (the GNP has risen every year since 1976) and the second most competitive after Japan. Swiss products are renowned for their quality, reliability and after sales service, and a strong emphasis is given to the refinement and finishing of products and high quality specialisation. Switzerland's success is due to a combination of technical know-how, enterprising spirit, hard work (particularly by the foreign labour force), virtually no strikes, strong investment in plant and equipment, and an overriding pro-business mentality. The country is largely dependent on imports, particularly raw materials, semi-finished and finished products, energy sources and food. Few western countries rely so heavily on the outside world for their economic survival.

Switzerland's most important industry is precision mechanical and electrical engineering, which produces highly specialised equipment and tools (comprising 45% of total exports), particularly machine tools and textile and printing machinery. This is closely followed by the chemical and pharmaceutical industries, the textile industry and watch making. The Swiss food industry is also prosperous; Swiss chocolate and cheese, among other foods, are exported all over the world. Despite the fact that only a quarter of Switzerland's surface area is productive, Swiss farmers produce around 70% of the country's food requirements (excluding alcoholic beverages). It's the service sector, however, which contributes most towards balancing the budget, in particular the banks and insurance companies which operate worldwide. The tourist industry is also important and is one of the country's largest employers, providing work, directly or indirectly, for around 350,000 people. Some three million people or

around 50% of the total population are gainfully employed: 60% in the services sector, 35% in industry, trades and construction and 5% in agriculture and forestry. The Swiss workforce consists of around 63% men and 37% women, 25% of whom are foreigners.

Few western countries are as dependent on the outside world for their economic survival as Switzerland. It can't afford any kind of isolation, either with regard to energy or raw materials, or in relation to capital and labour markets. For this reason the foreign exchange system has always been based on a free market, opposition to all forms of protectionism and a policy of low customs duties with almost no restrictions on imports. Agricultural products are virtually the only exception. Most food imports are subject to high duties (much criticised by the USA) in order to protect Swiss farmers and ensure sufficient food production in times of need (due to their high production costs, Swiss farmers couldn't compete with imports). Swiss farmers receive some 80% of their income from federal subsidies, which the government wants to cut by up to 30%. Despite the duties on imported food, Switzerland imports more agricultural products per capita than any other European country. Other important benefits of the Swiss farming policy are safeguarding the traditional Swiss way of life, particularly in mountainous regions, and the protection of the environment. Nevertheless, every resident of Switzerland pays over Sfr. 1,000 a year to subsidise Swiss farmers.

The Swiss economy remains strong and competitive, despite the high value of the Swiss franc, high labour costs (only Germany's are higher) and ever increasing competition. The Swiss are constantly improving their products to meet world demand and are quick to incorporate the most advanced technical innovations (who but a Swiss would invent a prayer mat for Muslims with a built-in compass, calibrated to point towards Mecca from anywhere in the world). Switzerland spends more per capita on research than any country in the world, is second only to the USA in its number of computers per head and is sixth in the world in the value of advanced technology exports. A 'Made in Switzerland' label still remains a significant lure to many buyers, who will gladly pay a premium for Swiss quality and durability. However, an ominous sign for the future of Swiss industry is the increasing number of companies who are transferring their manufacturing abroad due largely to the shortages of labour and high labour costs in Switzerland.

GEOGRAPHY

Switzerland is situated in the central Alpine region of Europe and has borders with five countries: Italy in the south, Austria and the Principality of Liechtenstein in the east, Germany in the north and France in the west (although due to its isolationist policies, some claim Switzerland is the only island in the world surrounded entirely by land). It's a small country; the maximum distance from east to west is only 348km (ca. 216 miles) and from north to south just 220km (ca. 137 miles). The total area of Switzerland is 41,293 sq. km (around 16,000 sq. miles). The Alps, mainly in the central part of the country, reach altitudes of more than 4,000 metres (ca. 13,000 feet). Geographically Switzerland can be divided into three main regions:

- The alpine massif (which includes the whole of southern Switzerland) covers around 60% of the country and contains around 18% of the population. Approximately one fifth of the total alpine range lies within Switzerland.

- The central plateau (Mittelland) north of the alpine massif consists of some 30% of the land area and is inhabited by around two thirds of the population.
- The Jura mountains in the north-west make up the remaining around 10% of Switzerland, with some 14% of the population.

The Swiss Alps contain the crossroads formed by the St. Gotthard, Grimsel, Furka and Oberalp passes and the sources of both the Rhine and Rhone rivers. Due to its central position, Switzerland has long been an important link in communications and transport between Northern and Southern Europe, a fact which has been decisive in determining the course of Swiss history.

GOVERNMENT

Switzerland is the most politically stable country in the world. The Swiss constitution provides both the confederation and cantons with the system of a democratic republic, in the form of either direct or representative democracy. Switzerland's foreign policy is neutral; in 1986 the Swiss people voted against joining the United Nations because membership might have compromised their neutrality.

In Switzerland, power is devolved **upwards** from the 3,061 communities (*Gemeinde, commune*), each of which has a local council or municipal authority. A Swiss citizen is first and foremost a citizen of the community (written in his passport) in which he's born and which remains ultimately responsible for his welfare throughout his life. In a community, the executive is the administrative council, headed by the mayor. Legislative matters are handled by the municipal council. The community levies local taxes and has self-rule in all matters that aren't the responsibility of either the federal government or the canton. These include the administration of public property such as forests; water, gas and electricity supply; bridges, roads and administrative buildings; schools (primary education); and the civil defence, fire, health and local police service departments. Several communities make up a borough (*Bezirk, district*).

Next in line are the 26 cantons (*Kanton, canton*), six of which rank as half-cantons. Each has its own written constitution and is in effect a sovereign state subject to federal law. The cantonal government consists of an executive state council of five to nine members (each head of a department) and a legislative grand council of varying size, depending on the canton. Each canton is responsible for its own civil service, citizenship, church matters, higher education, finances and income tax, fire service, labour department, land usage, law and order, libraries, public health, public transport, roads, stock exchange supervision and water and electricity supply.

The federal government is directly responsible for the armed forces; civil, criminal and industrial law; currency; customs and sales taxes; fishing, forestry and hunting; foreign policy; hydroelectric power; monetary controls; pensions; post and communications services; and railways. Legislative power is exercised by the federal assembly (*Bundesversammlung, Assemblée Fédérale*), which consists of two chambers of equal status:

The Council of States (*Ständerat, Conseil des Etats*) comprises 46 representatives of the cantons. The 20 'full' cantons have two representatives each and the six half-cantons one each.

The National Council (*Nationalrat, Conseil National*), which is elected for a four-year term, consists of 200 direct representatives of the people. The number of members allocated to each canton depends on their size and population, which results in five cantons having one member only and therefore no proportional representation.

Members of both chambers aren't professional politicians and hold other jobs, although most of them are self-employed or high-ranking corporate executives with the time and money to be part-time politicians. Politicians are paid around Sfr. 65,000 a year and a proposal has been put forward to double it, which would mean fewer members would need to follow other careers (to eke out their 'meagre' incomes, many parliamentarians also hold lucrative positions on the boards of Swiss corporations). As you would expect in Switzerland, few federal politicians are women (possibly because they have only had the right to vote since 1971). The men of half canton Appenzell Innerrhoden refused to give women the right to vote in community and canton elections, until they were overruled by the federal government in 1990.

Each chamber holds four regular sessions a year of three weeks duration and bills must be debated and passed by both chambers. The federal assembly elects the seven federal councillors (federal executive), who serve for four years and head the departments of foreign affairs; the interior; justice and police; defence; finance; economics; and transport and energy (including communications). Re-election of federal councillors is permitted. Each year the assembly elects one of the councillors as president of the confederation (who remains anonymous to everybody but his spouse). The highest judicial authority is the Federal Court which sits in Lausanne and consists of 26 to 30 members elected by the federal assembly.

The Swiss system of democracy, although not perfect, is among the best yet devised. Almost everyone is represented (except for over one million foreigners, who comprise 16% of the population) through proportional representation. Local communities and cantons have real powers which can't be usurped or vetoed by federal government and all important decisions must be decided by the people through referendums (see page 345). The system functions well because politicians of all parties work together for the greater benefit of the majority, rather than indulge in petty squabbling and party politics.

LEGAL ADVICE

Many towns and all major cities offer free or cheap legal advice for foreigners in English and other languages. Advice includes both criminal and civil law, e.g. the interpretation of house rental or purchase contracts. Ask your community or local information office for the address of your nearest legal office (*Notariat*).

The Information Centre for Women (INFRA) is a nationwide organisation run by women for women. It provides women with information and help for almost any problem, including contraception, births, divorce and employment. INFRA usually have English-speaking assistants and if necessary will supply you with the names of specialists and groups who can provide further help. With regard to divorce, Swiss private international law only applies when either spouse is a Swiss citizen, or either spouse has been residing in Switzerland for more than two years.

The weekly newspaper *Bridgebuilder* (*Brückenbauer, Construire*), produced by the Migros Association (*Migros Genossenschaft, coopérative Migros*), provides a free information and advice service called *Tat und Rat/Construire Conseils* for members

(see **Shoppers' Organisations** on page 325). Contact them at: Tat und Rat, Kostenlose Beratungsstelle des Migros, Limmatplatz 6, 8005 Zurich (tel. 01/277 36 88) between 8.30 and 11.30 a.m., Monday to Friday.

If you have reason to complain about faulty goods or bad services and your initial attempts at redress fall on deaf ears, try writing a letter in English to the manager or managing director. This often has surprisingly good results (see also **Consumer Associations** on page 330). Even when dealing with government bureaucrats or officials, you can be successful if you protest loudly and long enough. The Swiss usually submit meekly to all rules and regulations and therefore the authorities are often dumfounded when faced with an assertive foreigner.

Legal advice and services may be provided by your embassy or consulate in Switzerland, including, for example, official witness of signatures (Commissioner for Oaths).

LOST PROPERTY

There's a good chance of recovering lost property (*Fundsachen, objets trouvés*) in Switzerland, as the Swiss are exceptionally honest. Report any losses to the nearest police station, which is in any case necessary if you intend to make a claim on an insurance policy. Reclaim articles left on public transport from the transport company's lost property offices (*Fundbüro, bureau des objets trouvés*), where everything handed in is neatly tagged and logged. Most cities have municipal, bus and rail lost property offices. It's usual for a reward of around 10% of the value of lost property to be paid to the finder, up to a maximum of Sfr. 100. The lost property office may claim a small percentage of the value of the lost property as expenses. Check lost property offices a few times, as some people are slow to hand in anything found.

Lost property not claimed within one year is auctioned off by lost property offices, usually twice a year, with the profits going to charity.

MILITARY SERVICE

If you work in Switzerland, you will notice that your Swiss male colleagues have a habit of disappearing for a few weeks or more each year. They aren't entitled to more holidays than foreigners, but are simply doing their military service (*Militärdienst, service militaire*). Switzerland has a 'citizen' army of part-time soldiers and only brigade commanders (and above) and instructors are full-time professionals (a total of around 3,000). However, Switzerland can muster up to 650,000 men at arms in 48 hours to defend the homeland. Don't worry, as a foreign resident of Switzerland you're not liable for military service. If you become a Swiss citizen, military service will depend on your age and whether you've already served in a foreign army (if you have, you won't be trusted and will be exempt).

All Swiss males must serve from the age of 20, when they undergo a basic 17 week training course, after which they are 'active' troops and must complete around eight three-week refresher courses until the age of 32. During the next 10 years (until age 42) they are in the reserve and do three two-week refresher courses. Under new plans to cut the army by over one third (from 650,000 to 400,000) introduced in 1991, training for most ranks will end at 42 (the exception being senior officers, who will serve until they are 50) and will take place every second year instead of annually. NCOs and

officers undergo an additional period of training. The total length of military training is (or was) around one year and includes regular target practice when not on active duty. Military service isn't compulsory for women, although they can volunteer to serve in the women's military service.

To speed up mobilisation in the event of a war, Swiss soldiers keep their uniforms, gas masks, arms and ammunition at home — a sure-fire recipe for civil war in less disciplined countries. An unusual feature of the Swiss armed forces is that in peace time they have no general, one only being appointed in the event of a threat of war.

Anyone who's unfit for military service must serve in the auxiliary services (civil defence, ambulance, etc.). In 1991, Switzerland finally recognised the status of conscientious objector, prior to which they were jailed along with anyone else who refused to do military service. A conscientious objector remains subject to a test of conscience and must do 18 months community service in environment protection, health care or mountain rescue. In 1990, 581 recruits refused to do military service, 199 of which were conscientious objectors. Swiss living abroad aren't liable for military service, but nevertheless are required to pay a military exemption tax (*Militärpflichtersatz, taxe d'exemption du service militaire*) of a percentage of their salary, even if they never intend to return to Switzerland. Swiss employers usually pay employees their full salary while on military service, except in extreme circumstances when they are unable to do so.

Although the majority of Swiss loudly proclaim that they loathe military service, usually whenever the question of abolishing conscription or the army is raised in a referendum, they vote overwhelmingly to retain it. However, in 1989, 35.6% of voters voted to abolish the army, which came as an almighty shock to the complacent establishment. There are real fears in military circles that a future referendum could prove fatal unless drastic changes are made beforehand. Switzerland spent Sfr. 5.2 billion on defence in 1989 (a lot of money for a country without an enemy in the world).

You may be unaware of it as a foreigner, but success and promotion in the army often opens the door to position and power in Swiss industry, government and finance.

PETS

If you intend to bring a pet (*Haustier, animal domestique*) with you to Switzerland, find out the latest regulations in advance. Make sure you have the correct papers, not only for Switzerland, but for all countries which you will pass through to reach Switzerland. If you have to return prematurely, even after a few hours or days, to a country with strict quarantine regulations (e.g. the UK), your pet will be put into quarantine.

There's generally no quarantine period for animals in Switzerland, as there is in some countries. For entry into Switzerland, all dogs and cats over five months old must have an international health certificate stating that they have been vaccinated against rabies (*Tollwut, rage*). You must have an official letter stating that your pet was in good health before the vaccination, which must have been given at least 30 days and not more than one year before entering Switzerland. Certificates are accepted in English, French, German and Italian. Dogs and cats under five months of age may be imported from many countries without a vaccination, but require a veterinary attestation of their age and good health.

In Switzerland, dogs must have a rabies vaccination every two years from the age of six months. A vaccination for distemper (*Staupe, morve/maladie carrée*) is recommended every two years, but isn't mandatory. If you plan to take your dog abroad, it must have had its rabies vaccination at least six weeks before travelling. Cats aren't required to have regular rabies vaccinations, although if you let your cat roam free outside your home, it's a good idea to have it vaccinated annually. Areas usually become active rabies areas in three to four year cycles. If your area is active, there are strict rules for pet owners, for example dogs must always be kept on a lead. Don't let your children play with wild or strange animals, or approach a pet or wild animal that's acting strangely, as it could have rabies. Report the incident to the police as soon as possible. If your child is bitten by an animal that could have rabies, he'll require a series of anti-rabies injections. Twice a year the authorities set anti-rabies vaccine in bait (chicken heads) for foxes. Don't touch them or let your dog get at them.

A dog needs a licence when it's six months old, which is obtainable from your local community office on production of your dog's international health certificate. In some cantons, owners may require private liability insurance before a dog licence is issued (see page 247). A card is issued by the insurance company which must be produced when applying for the licence. When you obtain your dog licence, you will be given a small aluminium tag inscribed with the year, licence number and canton; it must be attached to your dog's collar and be worn at all times in public places. If a dog is found without a licence tag, it will usually be taken to a dog's refuge. They will try to find the owner or someone to take the dog, otherwise it may be put down.

Licences must be renewed annually by 31st May, when an announcement is made in local newspapers or by your community. They cost is between Sfr. 60 and 120 per year depending on your community. If you have two or more dogs, the cost of licences can be astronomical in some areas. For example, in one community in canton Zurich the licence fee is Sfr. 120 and if you own two dogs the second licence costs Sfr. 250 (maybe the local mayor has been bitten in a delicate place or has trodden in something unpleasant). **Owners of unlicensed dogs are fined.** If you move home within Switzerland, you must re-register your dog in your new community.

If you plan to leave your pet at a kennel or cattery (*Tierheim, refuge pour animaux*), book well in advance, particularly for school holiday periods. Dogs left at kennels must be inoculated against kennel cough (*Zwingerhusten, toux canine*). All vaccinations must be registered with your veterinary surgeon (*Tierarzt, vétérinaire*) and listed on your pet's international health certificate.

Dogs must be kept on a lead (*an der Leine, (tenir) en laisse*) in all public places. There are special areas and parks where dogs are allowed to roam free. Owners of dogs that foul public footpaths may be fined, so take a shovel and plastic bag with you when walking your dog (no joke!). Plastic bags and bins are provided in some areas and in some towns special toilet areas are provided. Brackets or hooks are provided outside many shops and shopping centres, where you can secure your dog while shopping. Dogs require half-price tickets on public transport and (surprisingly) are allowed into most restaurants.

Birds may be put into quarantine until it's established that there's no danger of psittacosis. Rabbits must be inoculated against rabies. Guinea-pigs, golden hamsters, rats, mice, aquarium fish and canaries may be imported without a health certificate. An import licence and a veterinary examination is required for some domestic

animals, e.g. horses. Dangerous animals (e.g. poisonous snakes, man-eating tigers, teddy-bears, etc.) require a special import licence. Note also the following:

- Some apartments have regulations forbidding the keeping of dogs and/or other animals (cats are usually okay).
- Most major cities and towns have veterinary hospitals (*Tierspital, hôpital pour animaux*) and a veterinary surgeon is always on 24-hour call for emergencies. Ask the telephone operator (111) for the telephone number.
- A brochure regarding the keeping of dogs is published by some cantons.
- The death of a dog or horse should be reported to your community and your vet. Your community or vet will arrange to collect and cremate the body for a small charge, as you're not allowed to bury a dead pet in Switzerland. You can also have a pet cremated privately and keep the ashes.
- If you take your dog to some countries (e.g. Italy) it must wear a muzzle.
- If you want to take your pets from Switzerland to a country without rabies, it may have to go into quarantine for a period. This applies, for example, to Australia, Eire, Norway, Sweden and the UK. **Check in advance with the authorities of the country concerned.**
- Rats and mice aren't allowed into Switzerland and officially don't exist (except as pets). If, however, you happen to catch or kill a rat or mouse that has eluded the border patrol, your community may pay you a reward (Sfr. -.50 or 1).

For the latest regulations regarding the importation or keeping of pets in Switzerland contact: The Federal Veterinarians Office (*Bundesamt für Veterinärwesen, Office Vétérinaire Fédéral*), Schwarzenburgerstr. 161, CH-3097 Liebefeld (tel. 031/59 85 09).

POLICE

Switzerland has no uniformed federal police force (*Polizei, police*), as law and order is the responsibility of the cantons and uniforms vary from canton to canton. Besides cantonal police, Switzerland also has city and town police and a non-uniformed federal police force. All police are armed, efficient and courteous, particularly when giving you a speeding ticket. Law enforcement is generally strict, particularly for any number of trivial offences (serious crime is rare in Switzerland). There are a significant number of foreigners living and working illegally in Switzerland and you may be stopped by special plain clothes police and asked for your passport or identity card at any time, particularly if you drive a car with a foreign number plate.

You will rarely be able to find a policeman on the streets in towns or cities unless he's directing traffic (another indication of the low crime rate). If you need a policeman, telephone or visit the local police station. The large number of foreigners in Switzerland seem to take their cue from the Swiss and are generally law-abiding — which is just as well, as their meal-ticket (permit) can easily be cancelled.

POPULATION

The population of Switzerland is around 6.7 million, which includes around 1.1 million (16.4%) foreigners, living in an area of 41,293 sq. km (ca. 16,000 sq. miles). The population density of around 163 inhabitants per square kilometre, is one of the highest in the western world (excluding the uninhabited areas, the average population density rises to around 250 persons per sq. km). This figure reaches 400 inh. sq. km in the central plateau, which incorporates the main centres of population. For example in 1990, the cantons of Basle town has 5,169, Geneva 1,336 and Zurich 688 inhabitants per square kilometre. Geneva city has around 11,000 inhabitants per square km, making it one of the most densely populated cities in the western world.

Over 50% of the Swiss population live in urban areas, although only around 22% live in cities of 30,000 inhabitants or more. In sharp contrast to the cities, the population density is only 23 inhabitants per square kilometre in canton Graubunden and 46 in canton Valais.

REFERENDUMS

Direct democracy, as practiced in Switzerland, results in numerous national referendums, which means that the people have a direct say in all important (and many insignificant) decisions. Referendums are also held at the canton level, although their use varies from canton to canton. Voting isn't compulsory and the turnout is often low (between 30 and 50%) unless a particularly important or controversial issue is at stake (political apathy is rife in Switzerland). The voting age is 20 for federal elections and in the cantons it varies. A referendum is required for the following:

- a change or addition to the constitution (obligatory referendum) proposed by the federal government
- a change in the law which has been demanded by a minimum of 50,000 voters nationwide or by eight cantons (optional referendum)
- a new article or change in the constitution registered by a petition signed by 100,000 voters (a right of popular initiative).

A change in the legislation requires a majority vote by the electorate, while a change in the constitution must be approved by a majority of the votes cast by the people and a majority of the Council of States (canton representatives). The decision of the voters is final at all levels (communal, cantonal and federal), although providing the requirements are met, an issue can be put before the voters repeatedly (perhaps couched in different words).

A foreigner will usually be unaware that a referendum is taking place, unless the issue is of national interest and is widely publicised. Recent referendums have involved joining the UN, abolishing the army and limiting the foreign population, all of which are unique, these questions having been put to the people of no other country. Foreigners hardly ever have voting rights in Switzerland (Neuchâtel is a notable exception), irrespective of how long they have been residents — particularly when the Swiss are voting on whether to throw them out. In some cities (e.g. Zurich), foreigners have even had the effrontery to petition for voting rights at the community

level. It took Swiss women around 700 years to get the vote, so foreigners can look forward to success in the year 2691.

RELIGION

Approximately 48% of the Swiss population are Roman Catholics and around 44% are Protestants (1980 consensus). The remainder belong to the old Catholic, Jewish, Islamic or other faiths (or are atheists or agnostics). Besides local Protestant and Catholic church services conducted in local languages, there are English churches and English-language services in all major cities (e.g. Catholic, Anglican and Church of England, International Protestant). There are also bible study groups in many areas and Jewish, Islamic, Greek Orthodox and other religious centres in the major cities.

Swiss state schools have compulsory religious education, which may be segregated by denomination when the class entails more than simple bible study. Parents can, however, request permission for their children not to attend. Although the Swiss constitution includes freedom of conscience and belief, certain militant sects are banned. Contact your community, tourist, or information office for local church information and service times.

SMOKING IN PUBLIC PLACES

Smoking isn't permitted in cinemas, theatres, on most public transport, in many public buildings (e.g. post offices) or in doctor's and dentist's waiting rooms. Smoking on local trains is limited to smoking compartments (*Raucher, fumeur*), where the seats are usually upholstered in red (for danger?). Compartments with green seats are usually reserved for non-smokers (*Nichtraucher, non fumeur*). Many Swiss restaurants have non-smoking areas.

Despite the fact that many Swiss are extremely anti-smoking, Switzerland rates fifth highest in the European smoking league and smokers include a high proportion of young women.

SOCIAL CUSTOMS

All countries have their own particular social customs and Switzerland is no exception. As a foreigner you will probably be excused if you accidentally insult your host, but you may not be invited again. The following are a few Swiss social customs:

- When introduced to someone, always use the formal form of address (*Sie, vous*). Don't use the familiar form (*du, tu*) or call someone by their christian name until invited to do so. Generally the older or more important person (i.e. your boss) will invite the other to use the familiar form of address and first names (usually after around 50 years acquaintance in Switzerland).
- After you have been introduced to a Swiss, always address them as Mrs. (*Frau, Madame*) or Mr. (*Herr, Monsieur*) followed by their family name and shake hands **without** gloves (unless it's 20 degrees below freezing). When saying goodbye, it's a formal custom to shake hands again. (In Switzerland you even shake hands with someone who has just demolished your car — before abusing them.)

- It's customary to say good day on entering a small shop and goodbye on leaving. Even the checkout cashier in a supermarket will (usually apathetically) do this.
- If you're invited to dinner, take along a small present of flowers, a plant or chocolates. If you take flowers, there must be an odd number and you should unwrap them before presenting them to your hostess. Flowers can be tricky, as to some people, carnations mean bad luck, chrysanthemums are for cemeteries and roses signify love. Maybe you should stick to plastic, silk or dried flowers — or a nice bunch of weeds.
- Don't arrive late for an invitation and don't overstay your welcome (your Swiss host will probably fall asleep about 9 p.m. or earlier, which is your cue to leave).
- The Swiss always say good appetite (*en Guete, bon appétit*) before starting a meal. If you're offered a glass of wine, wait until your host has made a toast (*Prost/zum Wohl, santé*) before taking a drink. If you're not offered a drink, it's time to go home.
- It's customary to telephone in advance before dropping in on a Swiss family, unless they are relatives or very close friends. Privacy is respected in Switzerland.
- Always introduce yourself before asking to speak to someone on the telephone and don't telephone at meal times (whenever they are?) or call after 9 p.m.
- If planning a party, it's polite to notify your neighbours (so they don't call the police too early).
- If you do a Swiss a favour, he'll usually feel obliged to repay you with a gift. The habit of doing favours for nothing is generally un-Swiss and a Swiss may expect you to reciprocate if he does you a favour.
- Although the Swiss are usually formal in their relationships, their dress habits, even in the office, are often extremely casual. There are generally no office dress rules and many employees wear jeans or shorts (in summer) with sandals or clogs. You're not usually expected to dress for dinner (although you should wear something), depending of course on the sort of circles you move in.

SWISS CITIZENSHIP

A child born to a foreigner in Switzerland has the right of Swiss citizenship (*Schweizer Nationalität/Schweizer Staatsbürger, nationalité suisse/citoyen suisse*) only when his parents are married and one of them is a Swiss citizen. From 1992, the foreign wife of a Swiss citizen doesn't automatically receive Swiss citizenship. In order to qualify for Swiss citizenship, a foreigner married to a Swiss must have been married three years and living in Switzerland for five years. In order to qualify for Swiss citizenship, a foreigner not married to a Swiss must be a resident of Switzerland for 12 years, including three of the last five years. The number of years spent in Switzerland between the age of 10 to 20 count double.

Following an application to become a Swiss citizen, an 18-month investigation is carried out to determine whether you're suitable. If you survive the inquisition you must then pass a general knowledge quiz on Switzerland — failure to answer correctly means no lovely red Swiss passport (as a consolation, a very tasty chocolate Swiss passport is available from most sweet shops). Foreigners who take Swiss

citizenship no longer automatically lose the nationality of their country of origin, as dual nationality is now accepted.

As the Rev. Charles Williams remarked in *The Alps, Switzerland, Savoy And Lombardy*, published in 1854: *'The people are strongly attached to their own country, and seem to regard it as a terrestrial paradise; and jealous of their rights and privileges as burghers, they very rarely deign to confer them on strangers.'*

TIME DIFFERENCE

Like most of the continent of Europe, Switzerland is on Central European Time (CET), which is Greenwich Mean Time (GMT) plus one hour. The Swiss change to summer time in spring (usually the end of March) when they put their clocks forward one hour; in autumn (usually September) clocks are put back one hour for winter time (spring forward, fall back). Time changes are announced in local newspapers and on radio and television. The international time difference in winter between Switzerland and some major cities is shown below:

SWITZERLAND	LONDON	JO'BURG	SYDNEY	AUCKLAND	NEW YORK
1200	1100	1300	2200	2400	0600

The time is given on the telephone 'speaking clock' service number (161) and on a television with teletext.

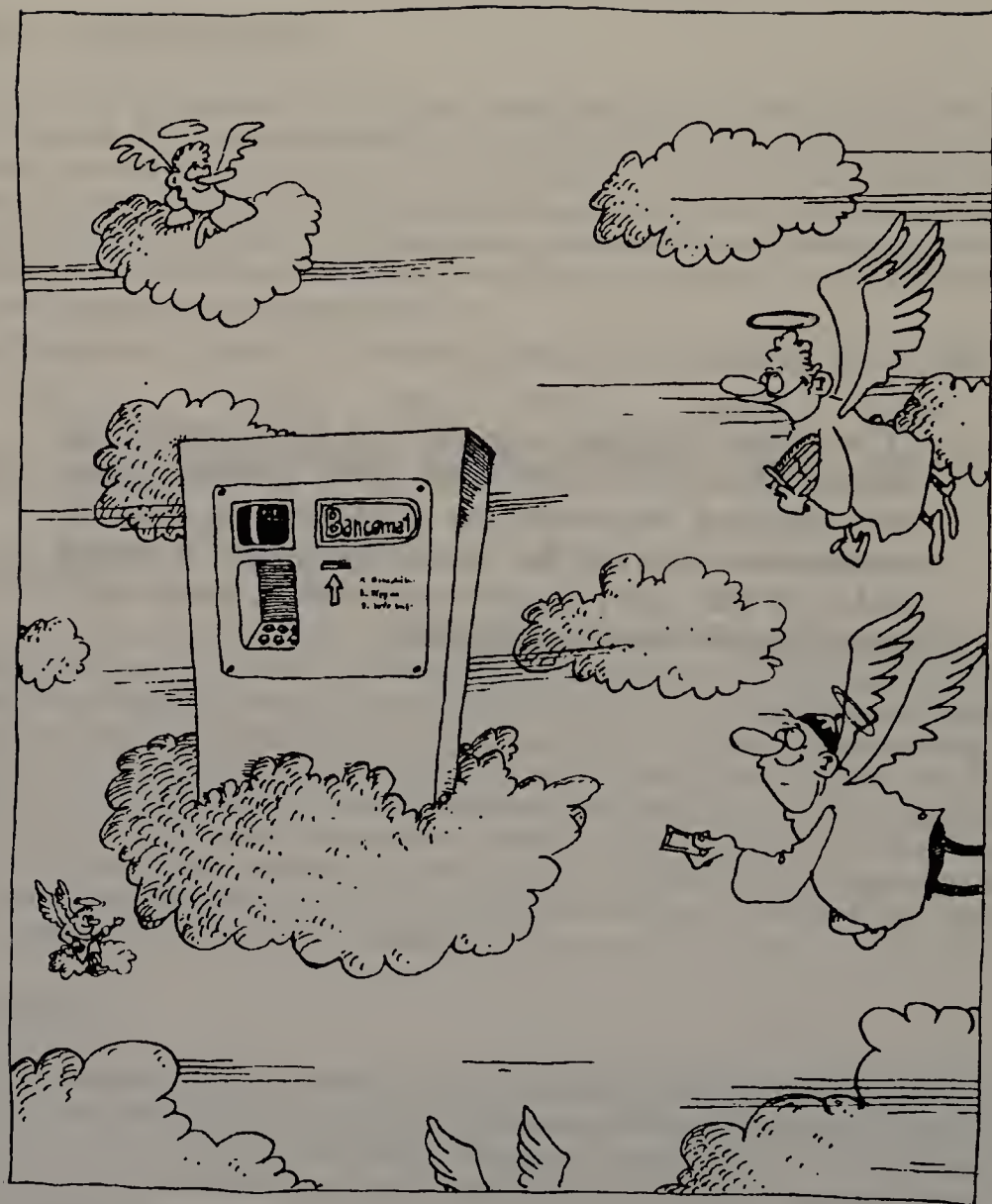
TIPPING

In Swiss hotels and restaurants, a service charge of 15% is included in all bills and tipping (*Trinkgeld, pourboire*) has officially been abolished. In most major cities and towns, including Basle, Berne, Geneva and Zurich, a 15% service charge is included in taxi hire costs. A service charge is always included in the price of hairdressing. No tipping is generally the rule, although there are a few exceptions, notably railway and hotel porters, wash and cloakroom attendants and garage petrol pump attendants (e.g. when they clean your windscreen or check your oil). People do of course reward good service and if you intend to become a regular customer it often pays to sweeten the staff. Large tips are, however, considered ostentatious and in bad taste (except by the recipient, who will be your friend for life).

TOILETS

Last, but certainly not least, when you need to go to the little girls' or boys' room, you will find Switzerland has the cleanest and most modern public toilets in the world. Some even have revolving, self-disinfecting seats, automatic bidets (warm water!), automatic soap dispensers, taps and hand driers and even on occasion **fresh real cotton towels** (free of charge). Public toilets are found everywhere and are generally free, although those located at some railway stations and motorway stops may cost Sfr. -.20 or -.50. Toilet humour (and most other kinds) is frowned upon in Switzerland, so please don't write on the walls.

"The torture (flogging) was till very lately applied ad libitum, to extort the confession of the prisoner, which was deemed necessary to convict him; but, in consequence of a late law passed in council, a special order of the court is now required in each case, prescribing the number of lashes."



18.

THE SWISS

Who are the Swiss? What are they like? Let's take a tongue in cheek, candid and totally prejudiced look at the Swiss people and hope they forgive my flippancy or that they don't read this bit — which is why it's hidden away at the back of the book.

The typical Swiss is scrupulously honest, narrow-minded, industrious, boring, hygienic, taciturn, healthy, insular, tidy, frugal, sober, immaculate, responsible, unfriendly, reliable, obstinate, efficient, square, enterprising, humourless, obedient, thrifty, stolid, strait-laced, orderly, insensitive, patriotic, xenophobic, precise, prejudiced, intelligent, virtuous, smug, loyal, punctual, egotistical, serious, bourgeois, cautious, dependable, polite (too often mechanically so), reserved or shy, law-abiding and a good skier. There's only one small problem in attempting to define the typical Swiss — there's no such thing. Inevitably, when you're sure you have the Swiss neatly labelled and pigeonholed, along comes yet another friendly, humorous and fun-loving Swiss who destroys all your preconceptions; nevertheless I refuse to allow a few misfits to spoil my argument . . .

With all the above characteristics, it will come as no surprise to discover that the Swiss aren't always the best of companions with which to be stranded on a desert island (better to take a good book). On the other hand, the characteristics that often make the Swiss so solemn and serious, are the very reasons behind Switzerland's political and financial stability. A revolution or two might make life more exciting, but would do little for the economy or the strength of the Swiss franc.

There are a few contradictions to the virtuous Swiss image, for example they are often reluctant to admit they are wrong about anything (their way of admitting a mistake is to say that you weren't wrong). They rarely compliment anyone on anything but are generally quick to complain, particularly about trivia.

The Swiss are rather uncommunicative and tend to meet everything foreign with a certain reserve, the general consequence of which is an innate distrust of foreigners. It's difficult to become close friends with the Swiss. They rarely start a conversation with strangers, not just with foreigners but even with other Swiss, and newcomers can find it hard going. In fact, the Swiss have taken the art of non-conversation to new heights (it's all the fault of television). Rumour has it that the French and Italian-speaking Swiss are more open, less stressed and more friendly than their German-speaking countrymen. Most foreigners, however, notice little difference. In fact social contact of any kind between the Swiss and many foreigners is rare and the vast majority of foreigners in Switzerland count very few Swiss among their close friends. This is particularly true in cantons such as Geneva, where a third of the population are foreigners, another third Swiss from other parts of Switzerland and only a third are local born Swiss. Surprisingly, some foreigners **actually marry Swiss**, although they usually meet abroad.

The Swiss love their guest worker (*Gastarbeiter, travailleur étranger*) as only those who **know** they are superior can (we all need someone to look down upon). It's so convenient to have someone to blame for your troubles (and to do all the dirty and physical jobs), whether it's pollution, housing shortages or social problems — the guest worker makes a useful scapegoat. Even Swiss with foreign names find themselves the victims of xenophobia. Foreigners in Switzerland will be pleased to hear that Switzerland is reportedly 'taking action to prevent Swiss nationals living in EC countries from becoming second-class citizens after 1992'.

You may be unaware that you have neighbours, except when they complain. Your neighbours won't welcome you when you move into a new house or apartment and if

you can speak the local language, it's up to you to invite them round for coffee and introduce yourself. Don't expect your neighbours to drop round for a cup of sugar, or the odd tea-bag or two; the Swiss are much too reserved to do such a thing and anyway they never run out of anything. Only close friends or relatives call on each other without making appointments (when the Swiss entertain a stranger everything must be spotless and in perfect order). In business the Swiss are even more formal. After many years (centuries), colleagues may still address each other as Herr Zürcher or Madame Guisan, using the formal *Sie* or *vous* form of address. Young Swiss are, however, less formal than their parents. The Swiss aren't so strict with foreigners and if you speak to them in English, you may find yourself on first name terms after a relatively short period. You can get away with a lot by being an eccentric foreigner (at least I hope so), as we're all at least a little strange to the Swiss.

To many foreigners, the Swiss don't appear to be the merriest of people. This is often difficult for foreigners to understand considering the beautiful country they inhabit (inhibit?) and the very high standard of living they enjoy — which is utopia to most foreigners. Just imagine how miserable they would be if they had to put up with British weather, food and politicians! Switzerland has been (unkindly) referred to by some foreigners as a plastic paradise, where many people lack spontaneity and soul, are devoid of a sense of fun and zest for life, and are afraid to open their hearts to be made fools of. This may in part be due to the fact that only around 17% of Swiss consume alcohol daily — it's enough to make anyone dull!

There's no truth in the rumour that laughter is forbidden (*Lachen ist Verboten, défense de rire*) although you may sometimes wonder if there's a tax on humour. (It's also rumoured that Swiss entertainers moonlight as undertakers, or is it the other way round?) The Swiss don't even laugh when you tell them they have no sense of humour. It may come as a big surprise that the Swiss have their **very own** book of jokes in English called, *Tell me a Swiss Joke* — and the pages aren't blank. Of course all the jokes could be borrowed? Maybe their lack of humour is all the fault of a local wind called the *Foehn*, which gives people headaches and makes them grumpy. Of course not all Swiss lack a sense of humour, although the minority that appreciate a joke are probably foreigners masquerading as Swiss. Life is taken seriously in Switzerland and if the foreigners followed their example, perhaps they too would be rich. Many Swiss, particularly among the ultra-conservative German-speakers, believe it's sinful not to work hard, to retire early or to enjoy yourself.

The Swiss are **very, very** careful with their money. There's over Sfr. 200 billion deposited in Swiss banks (perhaps not all owned by the Swiss) and the Swiss are second only to the Japanese in savings per capita. Maybe they have worked out a way of taking it with them or have installed Bancomats in heaven (all Swiss go to heaven). Alternatively Hoffman La Roche may have discovered the secret of eternal life (what a horrible thought). It's no coincidence that the Swiss are pioneers in cellular therapy, rejuvenation and revitalisation. Their meanness is the one characteristic which the Swiss deny most vehemently, but then nobody likes to be thought a penny-pincher (the whole world loves the Swiss franc, but only the Swiss love the cent). Be wary if a Swiss invites you out for dinner, as he may split the bill with you at the end of the evening (or leave you to pick up the tab). To be fair (who's trying to be fair?), although the Swiss don't believe in wasting money, it's rumoured that they are gracious and generous hosts in their own homes — if only you could get an invitation. (If you have difficulty meeting a Swiss family, the tourist offices in major cities can effect an introduction.)

The Swiss don't approve of flaunting their wealth or their poverty, which officially doesn't exist. Incredibly, around 600,000 inhabitants of Switzerland are considered to live below the official poverty level (probably all foreigners), although many of Switzerland's 'poor' would no doubt be considered wealthy in many third world countries. The little old man sitting next to you on the tram could easily be one of the 40,000 or so millionaires in Switzerland. 'If you've got it, flaunt it' isn't the Swiss way of doing things. In fact, modesty is taken to extremes; for example, if a Swiss tells you he's a fair skier, it usually means he's not quite as good as Franz Heinzer.

The Swiss are very law-abiding (except when it comes to speed limits). Any Swiss loitering in town at 3 a.m. is more likely to be waiting for the green light to cross the road, rather than preparing to rob a bank. In reality anyone out at 3 a.m. is probably a foreigner preparing to rob the bank, as all Swiss will have been in bed since early evening (unless they've just arisen). The Swiss will slavishly follow all rules and regulations and will delight in pointing out your transgressions: they're world leaders in robotics — there are over five million of them in Switzerland (Ouch!). In Switzerland, rules (however trivial) certainly aren't made to be broken, and if you use the IN door to EXIT, or park an inch or two over the authorised parking line, it will be brought to your attention by an upstanding Swiss citizen. Solzhenitsyn left Switzerland (where he arrived after deportation from Russia) complaining that Swiss bureaucracy was worse than Russia's (even the usually placid Swiss were taken aback by this pronouncement). In Switzerland everything that isn't illegal is forbidden; everything else is compulsory.

The Swiss like everything to be spotless and are obsessed with cleanliness (it being next to godliness). They employ an army of guest workers to clean up after them and not only vacuum clean their tunnels and footpaths, but scour the streets **between** villages. Swiss streets are so clean you could eat off them and are cleaner than the average kitchen hand in some countries. Swiss banks even launder dirty foreign money so their citizens won't become contaminated (could there, I wonder, be another reason?).

Switzerland isn't exactly a land of milk and honey for the dedicated career woman, who's considered something of an eccentric. Most Swiss men (and many Swiss women) think that a women's place is in the home, particularly the kitchen (not the bedroom judging by the low birth-rate). What they think of women politicians is unprintable (@#\$?!). They don't think much of politics and politicians in general — but then who does? Swiss women obtained the right to vote in 1971 only and Swiss marriage laws, which were heavily biased in the husband's favour, were finally revised in January 1988 (after 81 years) to give a wife equal rights with her husband. Swiss women are among the least emancipated in Western Europe and the majority appear to like it that way. The Swiss are slow to make changes, both individually and as a nation (the end of the world will probably be a few days late reaching Switzerland). However, they are usually quick to embrace new technology, particularly when it will make them rich(er).

The Swiss are usually kind to animals, except their cows, which are forced to wear huge bells that DOOONNG!! every time they move. Isn't there a Swiss Society for the Prevention of Cruelty to Cows (SSPCC)? If I was a cow they would get no milk from me until they removed the damn thing!

Despite their idiosyncrasies, most foreigners could learn a lot from the Swiss, who excel in many things. They're excellent skiers, the world's best hoteliers and have the best public transport services in the world. They're also the world's most prolific flag

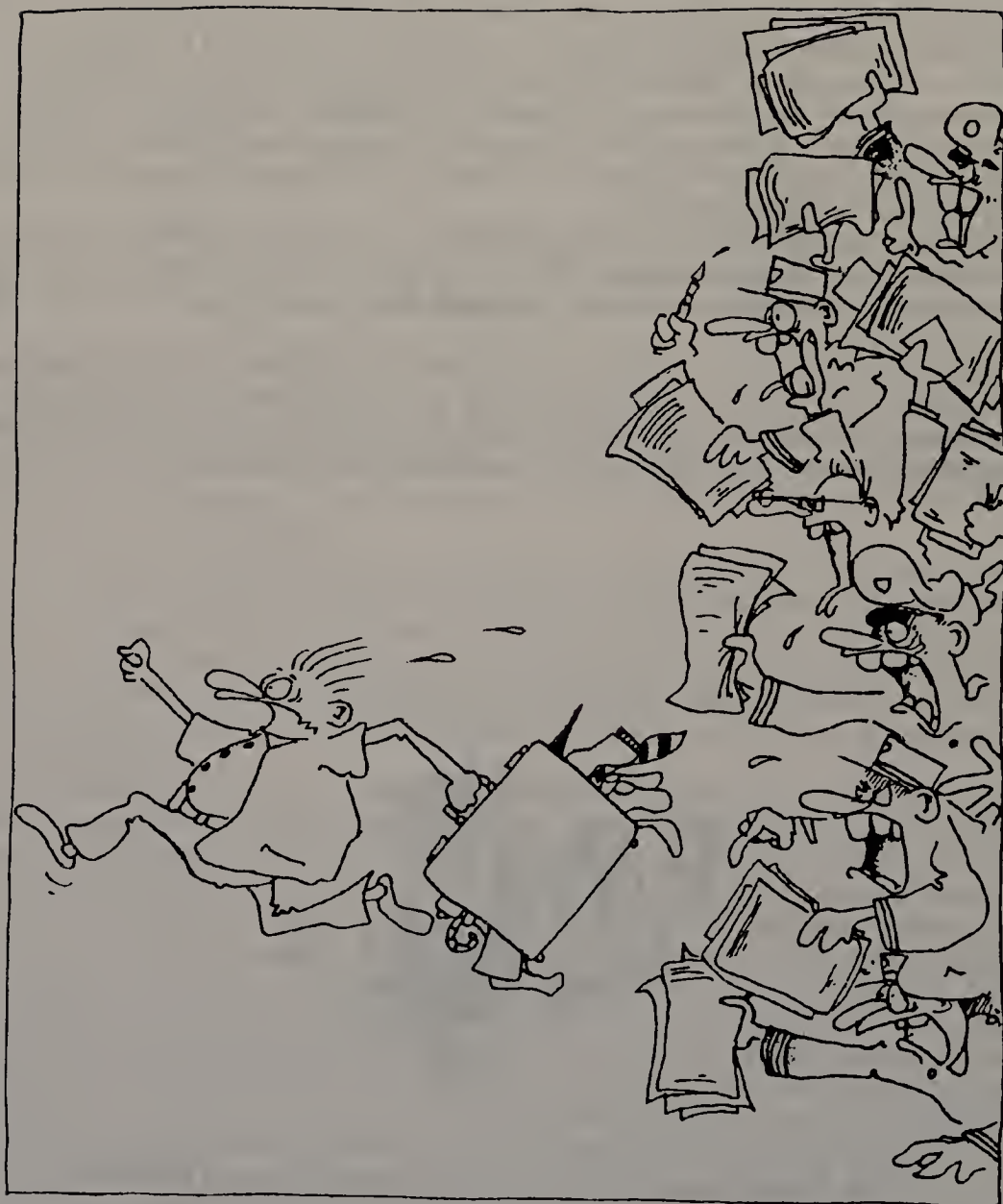
flyers and best hornussen players. In business they are among the world's best bankers and insurance salesmen and are renowned for the quality of their products, from precision machinery and watches to cheese and chocolate. They have the most ordered and stable society in the world. If we turned the operation of the world economy over to the Swiss (with a little help from the Germans and Japanese) the rest of us could relax and organise the entertainment. The Swiss political system is a model of democracy, where cooperation and compromise are preferred to obstruction and obstinacy (Swiss radical party members are actually liberals). Swiss politicians even ask the opinion of the Swiss people (through referendums) when important issues are at stake. It hardly seems credible, but the Swiss could give politicians a **good** name (not only can you believe the politicians most of the time, but even government statistics are usually accurate).

Finally, despite the famous words of Harold Lever (a former British Chancellor of the Exchequer), most inhabitants of Zurich are of average height and bear little resemblance to gnomes (Appenzell is the land of midgets). They do, however, have lots of treasure.

The Swiss are a nation of diverse peoples who don't always see eye to eye, although generally Switzerland is a prime example of unity in diversity. However, nothing is guaranteed to bring the Swiss closer together than **being made fun of by a bloody foreigner!** (Pssst! Don't Tell the Swiss, but **William** their national hero, didn't exist.)



"The Swiss peasant feels a strong attachment to his cow."



19.

**MOVING HOUSE OR
LEAVING SWITZERLAND**

When moving house or leaving Switzerland, there are numerous things to be considered and a 'million' people to be informed. The check lists contained in this chapter are intended to make the task easier and may even help prevent an ulcer or nervous breakdown — provided of course you don't leave everything to the last minute.

MOVING HOUSE

When moving house **within** Switzerland the following items should be considered:

- You must usually give your landlord at least three months notice before vacating rented accommodation (refer to your contract). If you don't give your landlord sufficient notice or aren't resigning on one of your approved moving dates, you will be required to find someone to take over your apartment (see page 95). **Your resignation letter must be sent by registered mail to reach your landlord by the last day of the month at the latest.** This will also apply if you have a separate contract for a garage or other rented property (e.g. a holiday chalet) in Switzerland. Arrange a date with your landlord for the handover.
- Inform the following:
 - Your employer.
 - Your present community eight days before moving house and your new community within eight days of taking up residence (see **Resident's Control** on page 76).
 - Your electricity, gas and water companies (this may be dealt with by your community when you de-register).
 - The PTT if you have a telephone (see **Moving House or Leaving Switzerland** on page 125), a radio or television or a post office giro account.
 - Your insurance companies (for example health, car, house contents, private liability, etc.); banks, stockbroker and other financial institutions; credit card and hire purchase companies; solicitor; accountant; and local businesses where you have accounts.
 - Your family doctor, dentist and other health practitioners. Health records should be transferred to your new doctor and dentist, if applicable.
 - Your children's (and your) schools. If applicable, arrange for schooling in your new community. Try to give a term's notice and obtain a copy of any relevant school reports or records from your children's current schools.
 - All regular correspondents, subscriptions, social and sports clubs, professional and trade journals, and friends and relatives. Give or send them your new address and telephone number. Address cards are available free from post offices. Arrange to have your mail redirected by the post office (see **Change of Address** on page 110).
 - If you have a Swiss driving licence or Swiss registered car, inform your canton's motor registration office within 14 days of moving. If you're moving to a new canton, you will get a refund on your road tax from your previous canton. You're required to re-register your car in a new canton within 14 days and to return your old registration plates to your former canton's motor registration

office. You must also apply for a new driving licence in a new canton and return your old licence to your previous canton (see page 190).

- Your local consulate or embassy if you're registered with them (see page 78).
- Return any library books or anything borrowed.
- If moving cantons, arrange to settle your tax liability in your present canton (see page 262).
- Arrange removal of your furniture and belongings (or transport, if doing your own removal)
- Arrange for a cleaning company and/or decorating company for your apartment, if necessary (see page 95).
- Obtain your apartment deposit back from your landlord.
- Cancel the milk and newspapers.
- Ask yourself (again): 'Is it really worth all this trouble?'

LEAVING SWITZERLAND

Before leaving Switzerland for an indefinite period, the following items should be considered in addition to those listed above under **Moving House**:

- Give notice to your employer, if applicable.
- Check that your own and your family's passports are valid.
- Check whether any special entry requirements are necessary for your country of destination by contacting the local embassy or consulate in Switzerland, e.g. visas, permits or inoculations. An exit permit or visa isn't required to leave Switzerland.
- You may qualify for a rebate on your tax (see page 262) and federal old age and survivors insurance (see page 236). Your employer and community will assist you with these. Tax rebates will normally be paid automatically.
- Your private company pension contributions will be repaid in full (see page 238). Before your pension fund will repay your funds, you must provide a statement from your community office stating that you have de-registered and are leaving Switzerland.
- Arrange to sell anything you're not taking with you (house, car, furniture, etc.) and to ship your belongings. Find out the exact procedure for shipping your belongings to your country of destination (see page 92). Check with the local embassy or consulate in Switzerland of the country to which you're moving. Special forms may have to be completed before arrival. If you've been living in Switzerland for less than a year, you're required to re-export all imported personal effects, including furniture and vehicles (if you sell them, you should pay duty).
- If you have a Swiss registered car which you intend to take with you, you can retain your Swiss registration plates for up to one year until your Swiss insurance expires. When you re-register your car abroad, your Swiss registration plates must be returned to your former canton's motor registration office or can be destroyed, in which case you must provide official proof. If you don't return them, the Swiss authorities won't be pleased — and have long memories.

- Pets may require special inoculations or may have to go into quarantine for a period (see page 342).
- Contact the PTT (well in advance) in order to recover your telephone deposit, if applicable (see **Moving House or Leaving Switzerland** on page 125).
- Arrange health, travel and other insurance (see **Chapter 12**).
- Depending on your destination, you may wish to arrange health and dental checkups before leaving Switzerland. Obtain a copy of your health and dental records and a statement from your health insurance company stating your present level of cover.
- Terminate any Swiss loan, lease or hire purchase contracts (TV hire?) and pay all outstanding bills (allow plenty of time, as most Swiss companies are slow to respond).
- Check whether you're entitled to a rebate on your road tax, car and other insurance. Obtain a letter from your Swiss motor insurance company stating your no-claims bonus.
- Sell your house, apartment or other property. If you're selling a house in Switzerland that you have owned for less than five years, you aren't permitted to sell for a profit (see page 84).
- Check whether you need an international driving licence or a translation of your Swiss or foreign driving licence for your country of destination.
- Give friends and business associates in Switzerland a temporary address and telephone number where you may be contacted abroad.
- If you will be travelling or living abroad for an extended period, you may wish to give someone 'powers of attorney' over your financial affairs in Switzerland, so they can act on your behalf in your absence. This can be for a fixed period or open-ended and can be limited to a specific purpose only. **You should, however, always take legal advice before doing this.**
- Buy a copy of *Living and Working in ****** by David Hampshire before leaving Switzerland. If I haven't written it yet, drop me a line and I'll get started right away!

Bon Voyage and have a safe journey.





20.

POSTSCRIPT

If you've got this far without resolving never to set foot in Switzerland, or if already a resident, haven't fled the country, then there's probably nothing more I can say to put you off. (Although that wasn't my intention at all — **honestly!**) Although you may have found some of the information contained in this book a bit daunting, don't let it discourage you. Most problems occur only once and fade into insignificance after a short time (as you face the next one). The majority of foreigners in Switzerland would probably agree that all things considered, they are living and working in one of the best countries in the world — however much they may joke (or complain) about the Swiss.

Although it may appear to some that I've been a little hard on the Swiss, I've generally tried to be fair and impartial (except when being deliberately prejudiced) and have given credit where due. I haven't, however, been blind to the difficulties and problems faced by foreigners in Switzerland and have if anything, understated or made light of them (at times the only thing which kept me going was the thought that perhaps I had missed the opportunity to slip in another of my little asides).

If you don't fall foul of eccentric motorists, falling rocks, avalanches, high living and other 'natural' disasters, then you may even enjoy yourself **and**, like the Swiss, live to a ripe old age. Take advantage of the opportunity to ski and hike in the mountains, swim in and sail on the lakes (wind permitting) and generally have a good time (if necessary, interspersed occasionally by a little work). When you're sick of work, have broken your leg skiing, or are longing for a decent cup of tea, pint of real ale, a pork pie or a proper newspaper — and all around you they are speaking bloody Swiss German, French or Italian — try and remember that:

'Everyone who lives or works in a foreign country is both a privileged guest and an ambassador for his or her country.'

unknown

If you must complain, please try not to do so too often or too loudly. Many foreigners actually like it in Switzerland and some are trying hard to ingratiate themselves with the Swiss authorities in the hope of eventually becoming Swiss citizens.

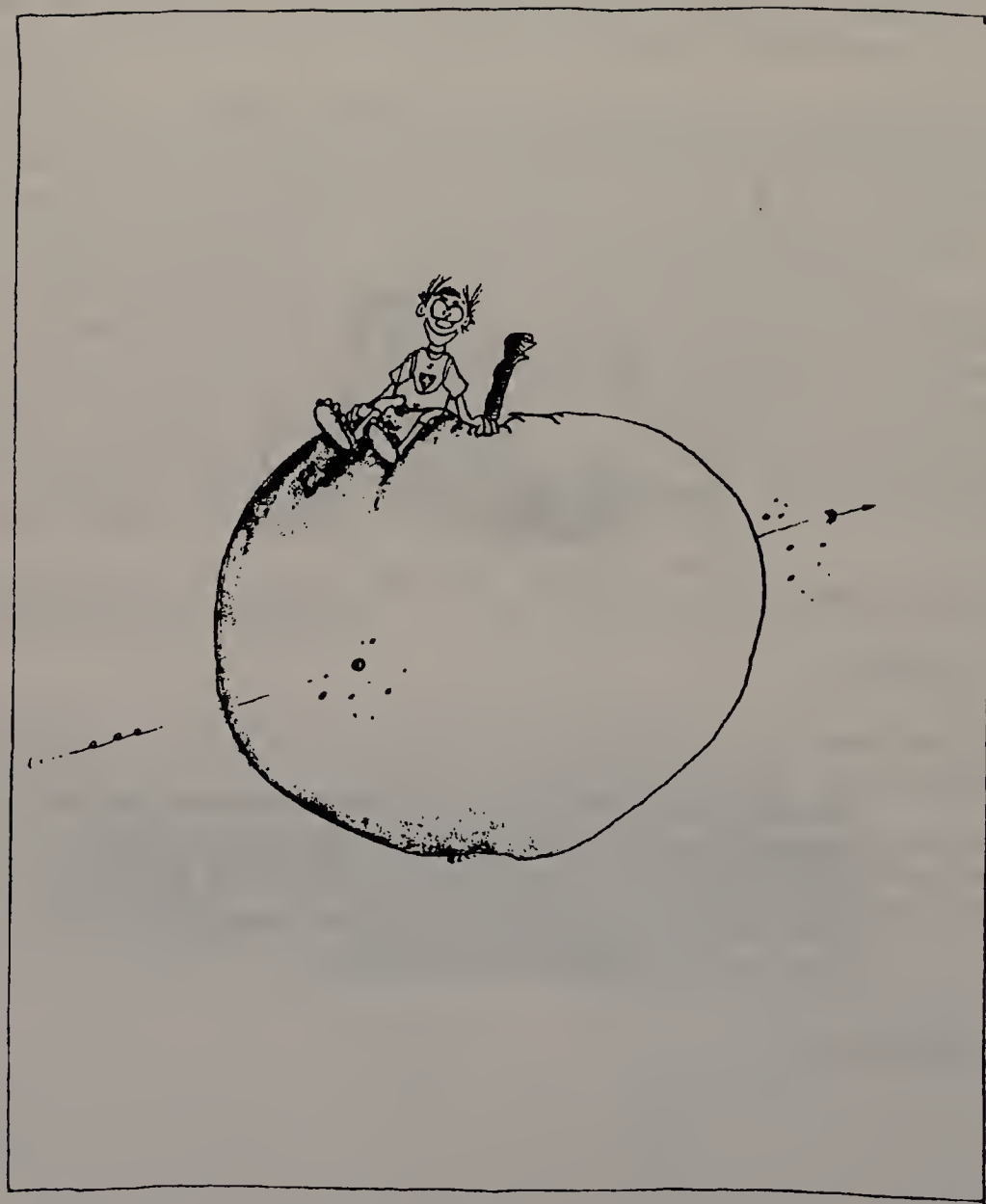
I trust that reading *Living and Working in Switzerland* has been an interesting and rewarding experience and that you found it both helpful and enjoyable. If you **really** didn't enjoy it, I'm sorry — but please don't complain to me (try your mother-in-law).

The best of luck and much happiness in your adopted home.

David Hampshire



"The boy had with him a huge alpine horn, one end of which he rested on the ground, and from which he produced a series of sonorous sounds, which, taken up by the mountains, reverberated from them again and again, until at length they died away."



APPENDICES

APPENDIX A: USEFUL ADDRESSES

See also Useful Addresses at the end of Chapters 1 and 8.

Embassies and Consulates

Embassies are located in the capital Berne, consulates in Geneva and Zurich. Embassies and consulates are listed in telephone directories under *ambassade* or *Konsulate, consulat*.

BERNE:

- Algeria, Willadingweg 74, CH-3006 Berne (tel. 031/44 69 61).
- Argentina, Jungfraustr. 1, CH-3005 Berne (tel. 031/44 35 65).
- Australia, Alpenstr. 29, CH-3006 Berne (tel. 031/43 01 43).
- Austria, Kirchenfeldstr. 28, CH-3005 Berne (tel. 031/43 01 11).
- Belgium, Weststr. 6, CH-3005 Berne (tel. 031/43 04 62).
- Brazil, Monbijoustr. 68, CH-3007 Berne (tel. 031/45 85 15).
- Bulgaria, Bernastr. 4, CH-3005 Berne (tel. 031/43 14 55).
- Burundi, Jupiterstr. 1/45-46, 3000 CH-Berne (tel. 031/32 51 30).
- Cameroon, Brunnadernrain 29, CH-3006 Berne (tel. 031/44 47 37).
- Canada, Kirchenfeldstr. 88, CH-3005 Berne (tel. 031/44 63 81).
- Chile, Eigerpl. 5, CH-3007 Berne (tel. 031/45 07 45).
- China, Kalcheggweg 10, CH-3006 Berne (tel. 031/44 73 33).
- Colombia, Willadingweg 27, CH-3006 Berne (tel. 031/43 17 00).
- Costa Rica, Kramgasse 63, CH-3011 Berne (tel. 031/ 22 84 38).
- Côte d'Ivoire, Thormannstr. 51, CH-3005 Berne (tel. 031/43 10 51).
- Cuba, Gesellschaftstr. 8, CH-3012 Berne (tel. 031/24 21 11).
- Czechoslovakia, Muristr. 53, CH-3006 Berne (tel. 031/44 36 45).
- Denmark, Thunstr. 95, CH-3005 Berne 16 (tel. 031/44 50 11).
- Ecuador, Helvetiastr. 19a, CH-3005 Berne (tel. 031/43 17 55).
- Egypt, Elfenauweg 61, CH-3006 Berne (tel. 031/44 80 12).
- Finland, Weltpoststr. 4, CH-3015 Berne (tel. 031/43 30 31).
- France, Schosshaldenstr. 46, CH-3000 Berne 32 (tel. 031/43 24 24).
- Germany, Willadingweg 78, CH-3006 Berne (tel. 031/44 08 31).
- Ghana, Belpstr. 11, CH-3007 Berne (tel. 031/25 78 52).
- Greece, Jungfraustr. 3, CH-3005 Berne (tel. 031/44 16 37).
- The Holy See, Thunstr. 60, CH-3006 Berne (tel. 031/44 60 40).
- Hungary, Muristr. 31, CH-3006 Berne (tel. 031/44 85 72).
- India, Effingerstr. 45, CH-3008 Berne (tel. 031/26 31 11).
- Indonesia, Elfenauweg 51, CH-3000 Berne 15 (tel. 031/44 09 83).
- Iran, Thunstr. 68, CH-3006 Berne (tel. 031/43 08 01).
- Iraq, Elfenstr. 6, CH-3006 Berne (tel. 031/43 40 43).
- Ireland, Eigerstr. 71, CH-3007 Berne (tel. 031/46 23 53).
- Israel, Marienstr. 27, CH-3005 Berne (tel. 031/43 10 42).

- Italy, Elfenstr. 14, CH-3006 Berne (tel. 031/44 41 51).
- Japan, Engestr. 43, CH-3012 Berne (tel. 031/24 08 11).
- Jordan, Belpstr. 11, CH-3007 Berne (tel. 031/25 41 46).
- North Korea, Mettlenhölzliweg 1a, CH-3074 Muri b. Berne (tel. 031/52 66 21).
- South Korea, Kalcheggweg 38, CH-3006 Berne (tel. 031/43 10 81).
- Lebanon, Thunstr. 10, CH-3074 Muri b. Berne (tel. 031/52 29 72).
- Libya, Tavelweg 2, CH-3006 Berne (tel. 031/43 30 76).
- Liechtenstein, Willadingweg 65, CH-3006 Berne (tel. 031/44 86 74).
- Luxembourg, Kramgasse 45, CH-3011 Berne (tel. 031/22 47 32).
- Malaysia, Laupenstr. 37, CH-3008 Berne (tel. 031/25 21 05).
- Mexico, Bernastr. 57, CH-3005 Berne (tel. 031/43 18 75).
- Monaco, Junkerngasse 28, CH-3011 Berne (tel. 031/22 28 58).
- Morocco, Helvetiastr. 42, CH-3005 Berne (tel. 031/43 03 62).
- Netherlands, Kollerweg 11, CH-3006 Berne (tel. 031/44 70 63).
- Nigeria, Zieglerstr. 45, CH-3007 Berne (tel. 031/26 07 26).
- Norway, Dufourstr. 29, CH-3005 Berne (tel. 031/44 46 76).
- Pakistan, Bernastr. 47, CH-3005 Berne (tel. 031/44 29 92).
- Peru, Spitalackerstr. 20a, CH-3005 Berne (tel. 031/41 83 59).
- Philippines, Hallwylstr. 34, CH-3005 Berne (tel. 031/43 42 11).
- Poland, Elfenstr. 20a, CH-3006 Berne (tel. 031/44 04 52).
- Portugal, Jungfraustr. 1, CH-3005 Berne (tel. 031/43 17 73).
- Romania, Kirchenfeldstr. 78, CH-3005 Berne (tel. 031/44 35 22).
- Rwanda, Gesellschaftstr. 30, CH-3012 Berne (tel. 031/23 06 11).
- Saudi Arabia, Kramburgstr. 12, CH-3006 Berne (tel. 031/44 15 55).
- Senegal, Monbijoustr. 10, CH-3011 Berne (tel. 031/26 12 02).
- South Africa, Jungfraustr. 1, CH-3005 Berne (tel. 031/44 20 11).
- Spain, Kalcheggweg 24, CH-3006 Berne (tel. 031/44 04 12).
- Sweden, Bundesgasse 26, CH-3011 Berne (tel. 031/21 05 63).
- Thailand, Eigerstr. 60, CH-3007 Berne (tel. 031/46 22 81).
- Tunisia, Kirchenfeldstr. 63, CH-3005 Berne (tel. 031/44 82 26).
- Turkey, Lombachweg 33, CH-3006 Berne (tel. 031/43 16 91).
- United Kingdom, Thunstr. 50, CH-3005 Berne (tel. 031/44 50 21).
- Uruguay, Kramgasse 63, CH-3011 Berne (tel. 031/22 27 92).
- USA, Jubiläumsstr. 93-95, CH-3005 Berne (tel. 031/43 70 11).
- USSR, Brunnadernrain 37, CH-3006 Berne (tel. 031/ 44 05 66).
- Venezuela, Morillonstr. 9, CH-3007 Berne (tel. 031/45 32 82).
- Yemen, Kistlerweg 2, CH-3006 Berne (tel. 031/44 48 85).
- Yugoslavia, Seminarstr. 5, CH-3006 Berne (tel. 031/44 63 53).
- Zaire, Sulgenheimweg 21, CH-3007 Berne (tel. 031/45 35 38).

GENEVA:

- Australia, Rue Moillebeau 56-58, CH-1211 Geneva 19 (tel. 022/734 62 00).
- Austria, rue Alfred-Vincent 7, CH-1200 Geneva (tel. 022/731 88 31).

- Bahrain**, ch. William-Barbey 31, CH-1292 Chambésy (tel. 022/758 21 02).
- Bangladesh**, rue Lausanne 65, CH-1202 Geneva (tel. 022/732 59 40).
- Belgium**, rue Moillebeau 56-58, CH-1209 Geneva (tel. 022/733 81 50).
- Belize**, rue Pedro-Meylan 1, CH-1208 Geneva (tel. 022/786 38 83).
- Birmanian**, av. Blanc 47, CH-1202 Geneva (tel. 022/731 75 40).
- Brazil**, rue Mont-Blanc 28, CH-1201 Geneva (tel. 022/732 09 30).
- Cameroon**, rue Nant 6-8, CH-1207 Geneva (tel. 022/736 20 22).
- Canada Consulate**, rue Pré-de-la-Bichette 1, CH-1202 Geneva (tel. 022/733 90 00).
- Cape Verde**, rue Dancet 11, CH-1205 Geneva (tel. 022/20 91 40).
- China**, ch. Surville 11, CH-1213 Petit-Lancy (tel. 022/792 25 37).
- Costa Rica**, rte Vandoeuvres 56, CH-1253 Vandoeuvres (tel. 022/750 15 44).
- Côte d'Ivoire**, rue Rhône 40, CH-1204 Geneva (tel. 022/28 50 11).
- Cyprus**, rue Jean-J.-Schaub 25, CH-1202 Geneva (tel. 022/734 17 39).
- Denmark**, rue Stand 60, CH-1204 Geneva (tel. 022/20 66 40).
- Djibouti**, rue Rôtisserie 17, CH-1200 Geneva (tel. 022/21 50 60).
- Dominica**, av. Dumas 2, CH-1200 Geneva (tel. 022/46 00 25).
- Egypt**, rte Florissant 47ter, CH-1206 Geneva (tel. 022/47 63 79).
- El Salvador**, rue Lausanne 65, CH-1202 Geneva (tel. 022/732 70 36).
- Ecuador**, rue Lausanne 139, CH-1202 Geneva (tel. 022/738 73 37).
- Finland**, Grand-Rue 25, CH-1204 Geneva (tel. 022/21 83 75).
- France**, rue J.-Imbert-Galloix 11, CH-1205 Geneva (tel. 022/29 62 11).
- Germany**, ch. Petit-Saconnex 28C, CH-1209 Geneva (tel. 022/730 11 11).
- Ghana**, rue Moillebeau 56, CH-1209 Geneva (tel. 022/734 91 50).
- Greece**, rue Pedro-Meylan 1, CH-1208 Geneva (tel. 022/735 37 47).
- Guatemala**, rue Vieux-Collège 10bis, CH-1204 Geneva (tel. 022/28 99 44).
- Iceland**, rue Mont-de-Sion 8, CH-1206 Geneva (tel. 022/47 16 52).
- India**, rue du Valais 9-11, CH-1202 Geneva (tel. 022/732 08 59).
- Iran**, av. Champel 24, CH-1206 Geneva (tel. 022/47 41 71).
- Italy**, rue Charles-Galland 14, CH-1206 Geneva (tel. 022/46 47 44).
- Japan**, av. Budé 10, CH-1202 Geneva (tel. 022/734 84 00).
- Jordan**, rue Lausanne 47, CH-1201 Geneva (tel. 022/731 71 35).
- Kuwait**, av. Ariana 2, CH-1202 Geneva (tel. 022/734 96 00).
- Luxembourg**, ch. Petit-Saconnex 28A, CH-1209 Geneva (tel. 022/734 33 80).
- Malta**, parc Château-Banquet 2, CH-1202 Geneva (tel. 022/731 05 80).
- Mauritania**, rte Acacias 54, CH-1227 Carouge (tel. 022/42 00 57).
- Mexico**, pl. Cornavin 12, CH-1200 Geneva (tel. 022/732 38 36).
- Monaco**, rue Rhône 78, CH-1204 Geneva (tel. 022/21 38 11).
- Netherlands**, av. Théodore-Weber 34, CH-1208 Geneva (tel. 022/735 66 11).
- New Zealand**, ch. du Petit-Saconnex 28A, CH-1211 Geneva 19 (tel. 022/734 95 30).
- Norway**, rue Jargonnant 2, CH-1207 Geneva (tel. 022/736 16 12).
- Oman**, ch. Petit-Saconnex 28B, CH-1209 Geneva (tel. 022/734 14 53).
- Panama**, rue Petit-Senn 2, CH-1207 Geneva (tel. 022/786 22 72).
- Paraguay**, r Rhône 100, CH-1204 Geneva (tel. 022/28 03 11).

Peru, rue Lausanne 63, CH-1202 Geneva (tel. 022/731 19 12).
Portugal, rte Ferney 220, CH-1218 Grand-Saconnex (tel. 022/791 05 11).
Qatar, rte Ferney 149B, CH-1218 Garand-Saconnex (tel. 022/798 82 56).
San Marino, rue F.-Bellot 2, CH-1206 Geneva (tel. 022/46 49 33).
Saudi Arabia, rue Lausanne 263, CH-1292 Chambésy (tel. 022/758 22 74).
Sierra Leone, bd. Georges-Favon 8, CH-1204 Geneva (tel. 022/29 21 95).
South Africa, rue du Rhône 65, CH-1204 Geneva (tel. 022/735 78 03).
Spain, rue Pestalozzi 7, CH-1202 Geneva (tel. 022/734 46 06).
Sudan, rue Moillebeau 56, CH-1209 Geneva (tel. 022/733 25 60).
Sweden, rue Pierre-Fatio 15, CH-1200 Geneva (tel. 022/735 19 46).
Syria, rue Lausanne 72, CH-1202 Geneva (tel. 022/732 56 58).
Thailand, rue Jean-Sénébier 20, CH-1205 Geneva (tel. 022/29 46 66).
Togo, rue Rodolphe-Toepffer 11bis, CH-1206 Geneva (tel. 022/46 52 60).
Turkey, rte Pré-Bois 20, CH-1215 Geneva (tel. 022/798 12 32).
United Arab Emirates, rue Moillebeau 58, CH-1209 Geneva (tel. 022/733 43 30).
United Kingdom, rue de Vermont 37-39, CH-1202 Geneva (tel. 022/734 38 00).
USA, av. del la Paix 1-3, CH-1202 Geneva (tel. 022/738 76 13).
USSR, rue Jean-J.Schaub 24, CH-1202 Geneva (tel. 022/734 79 55).
Uruguay, rue Lausanne 65, CH-1202 Geneva (tel. 022/731 50 13).

ZURICH:

Argentina, Tödistr. 5, CH-8002 Zurich (tel. 01/201 20 32).
Austria, Minervastr. 116, CH-8032 Zurich (tel. 01/383 72 00).
Belgium, St. Moritzstr. 21, CH-8006 Zurich (tel. 01/362 55 77).
Bolivia, Gerbergasse 5, CH-8001 Zurich (tel. 01/211 73 01).
Brazil, Kreuzstr. 82, CH-8032 Zurich (tel. 01/251 88 36).
Chile, Dufourstr. 101, CH-8008 Zurich (tel. 01/383 06 71).
China, Bellariastr. 20, CH-8038 Zurich (tel. 01/201 10 05).
Costa Rica, Stockerstr. 10, CH-8002 Zurich (tel. 01/201 13 52).
Côte d'Ivoire, Löwenstr. 17, CH-8001 Zurich (tel. 01/211 88 44).
Cyprus, Talstr. 83, CH-8001 Zurich (tel. 01/211 30 23).
Denmark, Bürglistr. 8, CH-8002 Zurich (tel. 01/201 66 70).
Ecuador, Limmatstr. 275, CH-8005 Zurich (tel. 01/271 79 95).
El Salvador, Zollikerstr. 127, CH-8008 Zurich (tel. 01/55 94 00).
Finland, Sihlstr. 17, CH-8001 Zurich (tel. 01/211 36 92).
France, Mühlebachstr. 7, CH-8008 Zurich (tel. 01/251 85 44).
Germany, Kirchgasse 48, CH-8001 Zurich (tel. 01/251 69 36).
Greece, Mühlebachstr. 44, CH-8008 Zurich (tel. 01/252 48 44).
Guatemala, Tödistr. 17, CH-8002 Zurich (tel. 01/202 58 15).
Haiti, Scheideggstr. 73, CH-8000 Zurich (tel. 01/202 92 84).
Honduras, Birmensdorferstr. 427, CH-8055 Zurich (tel. 01/461 00 40).
Iceland, Bahnhofstr. 44, CH-8001 Zurich (tel. 01/211 13 38).
Israel, Dufourstr. 101, CH-8008 Zurich (tel. 01/383 07 77).

- Italy, Tödistr. 67, CH-8002 Zurich (tel. 01/201 50 00).
Japan, Utoquai 55, CH-8008 Zurich (tel. 01/250 22 06).
Kenya, Bleicherweg 30, CH-8002 Zurich (tel. 01/202 22 44).
Liberia, Limmatquai 3, CH-8001 Zurich (tel. 01/251 29 46).
Luxembourg, Seegartenstr. 2, CH-8034 Zurich (tel. 01/383 63 55).
Madagascar, Kappelergasse 14, CH-8000 Zurich (tel. 01/211 23 24).
Malaysia, Paradepl. 6, CH-8001 Zurich (tel. 01/223 42 18).
Maldives, Im Struppen 11, CH-8000 Zurich (tel. 01/432 72 00).
Malta, Rennweg 25, CH-8001 Zurich (tel. 01/221 32 03).
Mauritania, Witikonstr. 15, CH-8032 Zurich (tel. 01/55 35 00).
Mexico, Limmatquai 62, CH-8001 Zurich (tel. 01/251 04 62).
Morocco, Bahnhofstr. 73, CH-8001 Zurich (tel. 01/211 74 32).
Netherlands, Mainaustr. 8, CH-8008 Zurich (tel. 01/383 88 18).
Nepal, Schanzengasse 22, CH-8000 Zurich (tel. 01/47 59 93).
Norway, Utoquai 43, CH-8001 Zurich (tel. 01/251 69 39).
Panama, Wildbachstr. 46, CH-8008 Zurich (tel. 01/55 01 24).
Peru, Hottingerstr. 17, CH-8032 Zurich (tel. 01/262 51 60).
Philippines, Militärstr. 84, CH-8004 Zurich (tel. 01/241 77 71).
Portugal, Färberstr. 6, CH-8008 Zurich (tel. 01/261 33 66).
Rwanda, Wildbachstr. 46, CH-8008 Zurich (tel. 01/55 44 40).
Senegal, Bahnhofquai 15, CH-8001 Zurich (tel. 01/211 71 87).
Seychelles, Beethovenstr. 5, CH-8002 Zurich (tel. 01/202 78 71).
South Africa, Seestr. 221, CH-8700 Küsnacht (tel. 01/911 06 60).
Spain, Stampfenbachstr. 85, CH-8006 Zurich (tel. 01/363 06 44).
Swaziland, Talstr. 58, CH-8001 Zurich (tel. 01/211 52 03).
Sweden, Wiesenstr. 9, CH-8008 Zurich (tel. 01/383 41 62).
Thailand, Beethovenstr. 41, CH-8002 Zurich (tel. 01/202 85 75).
Turkey, Markusstr. 10, CH-8006 Zurich (tel. 01/363 87 55).
Uruguay, Limmatquai 94, CH-8001 Zurich (tel. 01/47 46 86).
United Kingdom, Dufourstr. 56, CH-8008 Zurich (tel. 01/47 15 20).
Uruguay, Limmatquai 94, CH-8001 Zurich (tel. 01/47 46 86).
USA, Zollikerstr. 141, CH-8008 Zurich (tel. 01/55 25 66).
Yugoslavia, Eidmattstr. 33, CH-8032 Zurich (tel. 01/383 61 61).

Government

- BVG Foundation Institution, Postfach 4338, CH-8022 Zurich (tel. 01/206 44 36).
Central Compensation Office (OASI/DI), av. Edmond-Vaucher 18, CH-1211 Geneva 28 (tel. 022/795 91 11).
Federal Aliens Office (BFA), Taubenstr. 16, CH-3003 Berne (tel. 031/64 41 11).
Federal Commission for Aliens, Monbijoustr. 91, CH-3003 Berne (tel. 031/61 40 16).
Federal Office for Industry, Crafts and Labour (BIGA), Manpower and Emigration Division, Bundesgasse 8, CH-3003 Berne (tel. 031/62 21 11).

Federal Office for Social Insurance, Effingerstr. 33, CH-3003 Berne (tel. 031/61 91 11).

Federal Veterinarians Office, Schwarzenburgerstr. 161, CH-3097 Liebefeld (tel. 031/59 85 09).

Head Customs Office, Monbijoustr. 40, CH-3003 Berne (tel. 031/61 65 11).

Swiss Broadcasting Corporation (SBC), Postfach, CH-3000 Berne 15 (tel. 031/43 91 11).

Swiss Bureau for the Prevention of Accidents, Laupenstr. 11, Postfach 8236, CH-3001 Berne (tel. 031/25 44 14).

Swiss National Tourist Office, Bellariastr. 38, CH-8038 Zurich (tel. 01/288 11 11).

Swiss Radio International, The Press Office, Giacomettistr. 1, CH-3000 Berne 15 (tel. 031/44 66 44).

Miscellaneous

Association of Swiss Private Clinics, Rain 32, Postfach 689, CH-5001 Aarau (tel. 064/24 12 22).

Automobile Club of Switzerland (ACS), Head Office, Wasserwerksgasse 39, CH-3000 Berne 13 (tel. 031/22 47 22).

The British-Swiss Chamber of Commerce, Freiestr. 155, CH-8032 Zurich (tel. 01/55 31 31).

Mobility International Schweiz, Riesbachstr. 58, Postfach 436, CH-8034 Zurich (tel. 01/383 04 97).

Pro Infirmis, Feldeggstr. 71, Postfach 129, CH-8032 Zurich (tel. 01/383 05 31).

Pro Senectute Schweiz, Lavaterstr. 60, CH-8027 Zurich (tel. 01/201 30 20).

REGA Secretariat, Mainaustr. 21, CH-8008 Zurich (tel. 01/385 85 55).

Swiss Accidents and Insurance (SUVA), Fluhmattstr. 1, CH-6000 Lucerne (tel. 041/21 51 11).

Swiss-American Chamber of Commerce, Talacker 41, CH-8001 Zurich (tel. 01/211 24 54).

The Swiss Central Association for the Blind, Schützengasse 4, CH-9000 St. Gallen (tel. 071/23 36 36).

Swiss Camping Association, c/o Ferienzentrum, Camping Manor-Farm, Seestr. 119, CH-3800 Interlaken (tel. 036/23 35 23).

Swiss Camping & Caravanning Association, Habsburgerstr. 35, Postfach 24, CH-6004 Lucerne (tel. 041/23 48 22).

Swiss Hotel Association (SHV), Monbijoustr. 130, Postfach 2657, CH-3001 Berne (tel. 031/50 71 11).

Swiss Invalid Association, Frohburgstr. 4, CH-4600 Olten 1 (tel. 062/32 12 62).

Swiss Red Cross, Rainmattstr. 10, Postfach 2699, CH-3001 Berne (tel. 031/66 71 11).

Swiss Spa Association, Postfach 1456, CH-5400 Baden (tel. 056/ 22 53 18).

Swiss Student Travel Service (SSR), Bäckerstr. 52, Postfach 3244, CH-8004 Zurich (tel. 01/242 30 00).

Swiss Study and Working Group for Disabled Persons (SAK), Feldeggstr. 72, Postfach 129, CH-8032 Zurich (tel. 01/251 05 31).

Swiss Travel Savings Fund, Neuengasse 15, CH-3001 Berne (tel. 031/22 66 33).

Swiss Youth Hostel Federation (SBJ), Engestr. 9, Postfach 265, CH-3012 Berne 26 (tel. 031/24 55 01).

Touring Club of Switzerland (TCS), 9 Rue Pierre-Fatio, CH-1211 Geneva (tel. 022/737 12 12).

Transport Club of Switzerland (VCS), Bahnhofstr. 8, CH-3360 Herzogenbuchsee (tel. 063/61 51 51).

APPENDIX B: FURTHER READING

One of the most useful Swiss publications for anyone seeking information about anything in Switzerland is *Publicus*, the Swiss Year Book of Public Life (*Schweizer Jahrbuch des Öffentlichen Lebens, Annuaire Suisse de la vie publique*). It contains the addresses and telephone numbers of federal and cantonal government departments, charitable organisations, embassies and much more, and costs around Sfr. 55 from: Schwabe & Co. AG-Verlag, Steinentorstr. 13, Postfach, CH-4010 Basle (tel. 061/23 55 23).

In the lists on the following pages, the publication title is followed by the author's name and the publisher's name (in brackets). Note that some titles may now be out of print. All books prefixed with an asterisk (*) are recommended by the author. See also **Further Reading** at the end of Chapters 1 and 8.

Swiss Travel Books

ACS Hotel Restaurants Schweiz (Hallwag)
 All About Geneva, Scott Charles
 *Baedekers AA Switzerland (Baedeker) AA
 *Berlitz Country Guide to Switzerland (Macmillan)
 Blue Guide Switzerland, Ian Robertson (A & C Black)
 Camping in Switzerland (Swiss Camping Association)
 Essential Switzerland, Gerry Cranshaw (Automobile Association)
 *Fodor's Switzerland, E. Fodor (Hodder & Stoughton)
 Frommer's Dollarwise Guide to Switzerland & Liechtenstein
 Guide Gastronomique Schweiz/Passeport Bleu Suisse
 Guide Rouge Swiss (Alban Verlag)
 *Michelin Green Guide to Switzerland (Michelin)
 Swiss Art Guide (Verlag Peter Walthert)
 Swiss Country Inns & Chalets, Karen Brown (Columbus books)
 Swiss Hotel Guide (Swiss Hotels Association)
 The Swiss Travel Trade Directory (Urs Meierhofer Publications)
 Switzerland, A Phaidon Cultural Guide (Phaidon)
 Switzerland at its Best, Robert S. Kane (Passport Books)
 Switzerland the Cheap Way (Swiss Student Travel Office)
 Switzerland (Michael's Guide) (INBAL Travel Information Ltd.)
 A Touch of Geneva (Traders & Travelers Ltd.)
 Undiscovered Swiss Museums (GS-Verlag)
 Visitor's Guide to Switzerland (Moorland Publishing)
 *Welcome to Austria and Switzerland (Collins)

Economy & Government

An Outline History of Switzerland, Dieter Fehrni (Pro Helvetia)
 *The Best of Switzerland, Robert C. Bachmann (Orbitex)
 George Mikes Introduces Switzerland (Andre Deutsch)

- How Switzerland is Governed**, Prof. Hans Huber
Modern Switzerland Prof. J. Murray Luck (Sposs Inc.)
***The Social Structure of Switzerland**, René Levy (Pro Helvetia)
The Swiss Army (La Place de la Concorde Suisse), John Mcphee (Faber & Faber)
The Swiss Constitution, Nicholas Gillet (YES Publications)
Swiss Foreign Policy, Daniel Frei (Pro Helvetia)
***Switzerland** (Auge International)
Switzerland Land, People, Economy, Aubrey Diem (Aijon)
Switzerland Perceived, Franz Auf der Maur (AT Verlag)
Switzerland's Political Institutions, Oswald Sigg (Pro Helvetia)
***Switzerland 1991** (Kümmerly + Frey)
What Makes Switzerland Tick?, Richard Wildblood (Book Guild Ltd.)
What Makes Switzerland Unique?, Richard Wildblood (Book Guild Ltd.)
***Why Switzerland?**, Jonathan Steinberg (Cambridge University Press)

Hiking & Climbing

- Adventuring in the Alps**, W. E. & M. Reifsnyder (Sierra Club)
The Alpine Pass Route, Jonathan Hurdle
Footloose in the Swiss Alps, William Reifsnyder (Sierra Club)
***Grosse Freizeit und Ferienbuch** (Kümmerly + Frey)
***Grosser Wander-Atlas der Schweiz** (Kümmerly + Frey)
Scrambles Amongst the Alps, Edward Whymper
***Walking in Switzerland**, Brian Spencer (Moorland Publishing)
Walking in the Alps, Brian Spencer (Moorland Publishing)
***Walking Switzerland - The Swiss Way**, Lieberman (Cordee)
100 Hikes in the Alps, Harvey Edwards (The Mountaineers Seattle)

Free Brochures

- Discover Switzerland by Rail, Boat and Postal Bus** (SNTÖ)
***To Help You Along in Switzerland** (The Federal Aliens Office (BFA), Berne)
Top Tips (SNTÖ)
Travel Tips for Switzerland (SNTÖ)
16 Top Spots in Switzerland (SNTÖ)
***Switzerland** (Federal Office for Industry, Crafts and Labour)
***Switzerland** (SNTÖ)

American Women's Club (AWC) Publications

- Communicating in Geneva**, 1982 (Geneva AWC)
Educational Possibilities in Geneva (Geneva AWC)
Basel: A Cultural Experience (Basle AWC)
Communicating in Geneva (Geneva AWC)
Help/Au Secours (Geneva AWC)

Hints for Living in Zurich (Zurich AWC)
Language Assistance Guide (French) (Lausanne AWC)
***Living in Basle (Basle AWC)**
***Living in Geneva (Geneva AWC)**
***Living in Lausanne (Lausanne AWC)**
Teenaïd (Geneva AWC)
Welcome to Berne (Berne AWC)

Miscellaneous

A Pain in the Alps, Eugene V. Epstein (Benteli)
Cooking in Switzerland, Mariane Haltenbach (Wolfgang Hölker)
Dance and Ballet in Switzerland, Jean-Pierre Pastori (Pro Helvetia)
***Handbook of Swiss Traffic Regulations (Federal Department of Justice and Police)**
Lend Me Your Alphorn, Eugene V. Epstein (Benteli)
Little Albert, Albert Manser (Atlantis Kinderbücher)
Malice in Wonderland, Eugene V. Epstein (Benteli)
Once Upon an Alp, Eugene V. Epstein (Benteli)
Southwards to Geneva, Mavis Coulson (Alan Sutton Publishing)
The Swiss and the British, John Wraight (Michael Russel)
Swiss Cooking, Anne Mason (Andre Deutsch)
The Swiss Cookbook, Nika Stander Hazelton (Atheneum)
The Swiss Theatre Scene, Roland Maurer (Pro Helvetia)
***Switzerland for Beginners, George Mikes (Andre Deutsch)**
Take Me to Your Chalet, Eugene V. Epstein (Benteli)
Tell Me a Swiss Joke, René Hildbrand (Benteli Publishers Bernee)
***Ticking Along With The Swiss, Dianne Dicks (The Friendly Press)**
***Ticking Along Too, Dianne Dicks (The Friendly Press)**
***We Learned to Ski, The Sunday Times (Collins)**
Who Put the WIT in SWITzerland, Eugene V. Epstein (Benteli)

APPENDIX C: CLUBS & ORGANISATIONS

There are many clubs and organisations in Switzerland for foreigners. In addition to those listed below, there are associations and clubs in major cities for Australians, Canadians, Dutch, Japanese, New Zealanders, Scandinavians and South Africans and many other nationalities.

International clubs and organisations (e.g. Lions and Rotary clubs) are represented in all Swiss cities and large towns, and aren't included below (see **Social Clubs** on page 283). Your embassy or consulate in Switzerland may also be able to provide you with a list of local clubs and organisations.

General

The British Resident's Association of Switzerland (BRA), c/o Mrs. Caroline Sinclair, Ponflet 74, CH-1093 La Conversion. Founded in 1946, the purpose of the BRA is to provide information and help to its members and to promote friendship and hospitality with the Swiss people. A handbook (Sfr. 10 to non-members) containing interesting and useful information for British subjects is published every two years and social events are organised throughout the year. Members pay an entrance fee of Sfr. 10 and an annual subscription of Sfr. 20 (Sfr. 30 for couples).

The Federation of Anglo-Swiss Clubs, c/o Mrs. Anita Green, Kornackerweg 16, CH-4132 Muttentz (tel. 061/61 45 36).

Regional Clubs

BADEN/BRUGG

English Speaking Club, c/o Joyce Widmer, Widenweg 21, CH-5313 Klingnau (tel. 056/45 15 56).

BASLE

American Women's Club of Basle: Postfach 2161, CH-4002 Basle.

Anglo-Swiss Club, c/o Mrs. Edith Geiger, Maulbeerstr. 23, CH-4058 Basle.

Barfüsser Club, c/o Ms. Isla Brunold, Gustackerstr. 69, CH-4103 Bottmingen (tel. 061/30 07 29).

British Circle, c/o Ms. Angela Meier, Brunnrainstr. 10, CH-4132 Muttentz (tel. 061/61 73 62).

English Speaking Club of Basle, Ryffstr. 31, CH-4056 Basle (tel. 061/321 39 57).

International Club of Basle, c/o Margaret Robertson (tel. 061/73 73 16).

The Semi-Circle, c/o Ms. Joan Kuster, Mattweg 100, CH-4144 Arlesheim (tel. 061/701 62 73). Amateur Theatre Group.

Swiss-British Society, c/o Dr. Kevin Philips, Englishes Seminar der Universität Basel, Nadelberg 6, CH-4051 Basle (tel. 061/261 26 81).

BERNE

American Women's Club of Berne, c/o Virginia Steiger, Rossmattstr. 14, CH-3074 Muri (tel. 031/52 14 62) or Shaun Watson (see **La Dolce Vita** below).

International Club of Berne, c/o Mrs. P. Drechsel, Moosbühlstr. 49, CH-3302 Moosseedorf.

La Dolce Vita, c/o Shaun Watson, Nesslerenweg 104, CH-3084 Wabern (tel. 031/54 35 70) or Virginia Steiger (see **American Women's Club of Berne** above).

Swiss-British Society, c/o Mrs. Anne-Marie Diethelm, Pappelweg 36, CH-3084 Wabern.

Upstage, CH-3000 Berne (tel. 031/45 11 65, R. Bandi). Amateur Theatre Group.

BIEL/BIENNE

English Club, c/o Mrs. Serena Notz, Bernstr. 51, CH-3294 Büren a/A.

SMS English Club, c/o Kaufmann, Knospengweg 6, CH-2575 Gerolfingen.

CHUR

Anglo-Swiss Club, c/o Ms. A Jörimann, Neubruchsstr. 17, CH-7000 Chur.

FRIBOURG

Anglo-Swiss Club, c/o Mr. K. Ulrich, rte de Roule 21, CH-1723 Marly.

English Speaking Women's Club, c/o Mrs. Sonia de Hahn, Impasse du Castel 20, CH-1700 Fribourg.

GENEVA

The American International Club of Geneva, c/o Hotel Intercontinental, chemin Petit-Saconnex 7-9, casa postale 371, CH-1211 Geneva 19 (tel. 022/733 01 80).

The American Library, rue de Monthoux 3, CH-1201 Geneva (tel. 022/732 80 97).

American Women's Club of Geneva, boulevard Helvétique 15, CH-1207 Geneva (tel. 022/736 01 20 or 736 01 29).

Anglo-Swiss Club of Geneva, c/o Mrs. Rosmarie Schaer, 11 rue des Contamines, CH-1204 Geneva.

The Commonwealth Association of Geneva, case postale 69, CH-1211 Geneva 20.

English Speaking Club, c/o Mrs. P. Meyer, Cours des Bastions 16, CH-1205 Geneva (tel. 022/29 47 25).

Geneva Amateur Operatic Society (GAOS), case postale 142, CH-1211 Geneva 19 (tel. Sue Lloyd, 022/791 29 73, or Kate Booth, 022/61 05 32). GAOS also provides a free programme of English theatre events in Geneva (send SAE).

Geneva English Drama Society, casa postale 8, CH-1293 Bellevue (tel. 023/50 20 73 94).

Geneva English-Language Co-Ordinating Service (GELCOS), c/o Margie Béguin, 9 bis, ch. des Vignettes, CH-1231 Villeite-Conches (tel. 022/47 89 17). GELCOS publish a free *Guide to the English-Speaking Community in Geneva*.

International Ski Club of Geneva (tel. Anne Monmarché, 022/739 52 54 or Ute Welp, 022/739 52 15).

Little Theatre of Geneva, casa postale 29, CH-1211 Geneva 17 (tel. Pam Herrick, 022/752 49 20 or Bob Fresh, 022/28 62 83).

Standing Conference for the Reception and Integration of Foreigners, Secrétariat, 1, rue de la Pélisserie, CH-1204 Geneva (tel. 022/27 23 19).

LA CHAUX-DE-FONDS

International English Club, c/o Mrs. Ann Ryser, Croix-Fédérale 30, CH-2300 La Chaux-de-Fonds.

LANGENTHAL

English Club Langenthal, c/o Mrs. Jeanette Wickenhauser, Hardstr. 20, CH-4805 Brittnau.

LAUSANNE

American Women's Club of Lausanne, Avenue Eglantine 6, CH-1006 Lausanne (tel. 021/20 26 88).

Anglo-Swiss Club, c/o Mrs. Erica Mantel, ch. des Lupins 1, CH-1009 Pully.

English Speaking Club of Lausanne, casa postale 71, CH-1028 Préverenges (tel. 021/801 09 51).

Executives International, casa postale 3525, CH-1002 Lausanne (tel. 021/964 44 66).

Village Players (tel. 021/921 27 65, John Middleton, or 021/24 70 43, Lael Jordan.)
Amateur Theatre Group.

LOCARNO

Anglo-Swiss Club, c/o Mrs. Thea Fantoni, via Tratto de Mezzo 2, CH-6596 Gordola.

LUCERNE

Anglo-Swiss Club, c/o Mrs. Marion E. Allenspach, Launbenweg 10, CH-6017 Ruswil.

LUGANO

Big Ben Club, c/o Mrs. Pat Foster, Strada Regina 5, CH-6900 Lugano.

International Women's Group of Lugano, A. Riva Bruciata, CH-6995 Molinazzo di Monteggio.

MONTREUX/VEVEY

Anglo-Swiss Club, c/o Mrs. J. Adams, La Charmille, CH-1801 Fenil.

Club International Montreux, Hon. Secretary, Case postale 228, CH-1820 Montreux 1.

Montreux English Library, Collège Vinet, CH-1815 Clarens (tel. 021/964 40 56).

Montreux-Vevy Club, c/o The Baroness C. A. von Heeckeren, av. du Casino 45, CH-1820 Montreux.

Riviera Contact Group (tel. Isabelle Delavy, 021/924 20 96, or Sharon Thomas, 021/924 40 06).

NEUCHÂTEL

Anglo-Swiss Club, c/o Mrs. J. Schnupbach, P. de Vingle 20, CH-2000 Neuchâtel.

Neuchâtel International Club, c/o Carole Clark, Les Motteresses 28, CH-2075 Thielle-Wavre (tel. 038/33 71 03).

NYON

International Women's Club of Nyon, casa postale 121, CH-1260 Nyon.

SOLOTHURN

Anglo-Swiss Club, c/o Mrs. Annemarie Schär, Bahnweg 1, CH-4537 Wiedlisbach.

ST. GALLEN

Anglo-Swiss Circle, c/o Mrs. Cathy Hemminger, Ausserdorfstr. 4C, CH-9524 Zuzwil.

WINTERTHUR

English-Speaking Club, c/o Mrs. Syra Häfliger, Bahnhofstr. 26, CH-8353 Elgg.

YVERDON

English Speaking Ladies Group, c/o Mrs. Linda Meister, Champ Pittet 30, CH-1400 Cheseaux-Noréaz (tel. 024/21 05 03).

ZUG

The English Theatre Company of Zug, Postfach 11, CH-6301 Zug (tel. 042/41 55 93).
International Men's Club of Zug, c/o David H. Harris, Schoengrund 11, CH-6343 Rotkruez (tel. 042/64 35 81).

Zug International Women's Club, c/o Phia Hoedt, Windenweg 16, CH-6345 Neuheim (tel. 042/52 34 47).

ZURICH

American Club of Zurich, Trichtenhausenstr. 59, CH-8053 Zurich (tel. 01/55 31 58).
American Women's Club of Zurich, Habsburgstr. 20, CH-8037 Zurich (tel. 01/271 37 27).

The British Businessmen's Luncheon Club, Zollikerstr. 228, Postfach 939, CH-8034 Zurich (tel. 01/55 42 40).

The British Club, c/o Mrs. Erika Strasser, Höhenweg 14, CH-8032 Zurich.

English Speaking Union of Switzerland, Zurich Club, Postfach 158, CH-8050 Zurich.

International Ski Club of Zurich, Postfach 4556, CH-8022 Zurich.

New English Players Zurich, c/o Mervin Blackwell, Laufferweg 11, CH-8006 Zurich (tel. 01/362 66 41). **Amateur Theatre Group**.

Swiss-British Society, c/o Swiss Reinsurance Company, Mythenquai 50/60, Postfach, CH-8002 Zurich (tel. 01/208 25 10).

Toastmasters International, c/o Mrs. Ernst Rueger, Ruechliweg 8, CH-5630 Muri (tel. 057/44 25 42).

Zurich Comedy Club, c/o Mrs. Florence Schmid, Talackerweg 8, CH-8156 Oberhasli (tel. 01/850 46 25). **Amateur Theatre Group**.

Zurich International Women's Association, c/o Mrs. Joanne Howard (tel. 01/720 71 20).

APPENDIX D: SUBSCRIPTIONS

Most English-language periodicals are available on subscription, which is usually a lot cheaper than buying them in Switzerland from a news agency (which is in most cases impossible). Most newspapers and periodicals bought on subscription in Switzerland can be cancelled at any time, with a full refund for undelivered issues. The publications listed below may be of particular interest to English-speaking residents of Switzerland.

The European

The European, launched in 1990 by Robert Maxwell, is the first (and only) pan-European weekly newspaper. It contains three sections, news, business and élan (lifestyle, arts and entertainment) and half the articles are printed in full colour. It makes a refreshing change from the boring (monochrome) daily newspapers.

Available from kiosks throughout Switzerland for Sfr. 2.60 or by subscription for six months (£23), one year (£42) or two years (£73), from the Subscription Department, The European, Headington Hill Hall, Oxford OX3 0BW, UK (tel. 0044/865 743911).

Geneva News

The *Geneva News and International Report* is an English-language monthly magazine directed mainly at residents of Geneva. A splendid vehicle for glossy advertisers with pots of money, but many articles lack depth or authority and are somewhat superficial. *Geneva News* does, however, contain a comprehensive general entertainments guide for Geneva, including: concerts, theatre, dance, children's entertainment, special events, sports, exhibitions, museums, galleries, cinema and restaurants.

Available from news kiosks for Sfr. 6 or by subscription from: Geneva News Publishing Company S.A., Subscription Department, 23, rue des Eaux-Vives, CH-1207 Geneva (tel. 022/786 05 05). Annual subscription is Sfr. 50 (10 issues) in Switzerland and France, Sfr. 80 elsewhere.

Guardian Weekly

The *Guardian Weekly* is the weekly edition of the English *Guardian* newspaper and contains the most important national and international news from the *Guardian*, extracts from the *Washington Post* and English translations of extracts from *Le Monde*. It's well worth subscribing to if you're interested in what's going on in the world and don't buy a daily newspaper. If you must know who's talking to whom (or not talking, as is usually the case) in the sordid world of politics, or who's the latest dictator to get the chop — then this is the newspaper for you. The *Guardian Weekly* is one of the most authoritative newspapers published anywhere in the world. The *Guardian International* (printed in Frankfurt) is also available from kiosks in Switzerland from Monday to Saturday.

Annual subscription by airmail is available for six months (£23), one year (£45) or two years (£89) from: The Guardian Weekly, Subscription Department, 164 Deansgate, Manchester M60 2RR, UK (tel. 061/832 7200).

The International Financial Times

The *International Financial Times* is published (Monday to Saturday) in Frankfurt and is a very different newspaper from its parent, the London *Financial Times*. In addition to the most comprehensive unbiased European and continental business news, it contains general news, editorials and special features, a comprehensive arts guide, and leisure and magazine articles on a Saturday. The *International Financial Times* is read by more senior European businessmen than any other international newspaper. It's available from news kiosks in Switzerland for Sfr. 2.70 or by subscription from Financial Times (Switzerland) Ltd., Rue du Cendrier 15, CH-1201 Geneva (tel. 022/731 16 04). Subscriptions, can be taken out for six months, one or two years and cost Sfr. 335, Sfr. 620 and Sfr. 1,070 respectively, including one month's free trial. The newspaper is hand delivered each morning in many areas of Switzerland.

Swiss Business

Swiss Business is an English-language magazine published bi-monthly by the *Schweizerische Handels Zeitung* in cooperation with the Swiss Office for Trade Promotion. *Swiss Business* contains articles on all aspects of Swiss industry, trade fairs and investment, which are of general interest to anyone doing business in or with Switzerland. Available from news kiosks for Sfr. 7 or by subscription for Sfr. 40 per year (six issues) in Switzerland (Sfr. 45 Europe, Sfr. 50 overseas) from: Swiss Business, c/o SHZ-Verlag, Seestr. 37, CH-8027 Zurich (tel. 01/201 35 60).

Swiss Review of World Affairs

The *Swiss Review of World Affairs* is an English-language monthly publication of the *Neue Zürcher Zeitung* (NZZ), the most respected of all Swiss newspapers. Printed in a magazine format, it contains authoritative independent accounts of topical world issues from a neutral viewpoint. The cost is Sfr. 55 per year within Switzerland and Sfr. 74 abroad from: Swiss Review of World Affairs, Falkenstr. 11, Postfach 660, CH-8021 Zurich (tel. 01/258 11 11).

Swiss News

Swiss News is an English-language monthly magazine containing interesting articles and information including topical subjects; business news; how Switzerland is run; language; legal advice; book news; food; sports events; tourist news; expatriate news; local news from Berne, Geneva and Zurich (what about Basle?), entertainment and a comprehensive guide to what's on in Switzerland. It's highly recommended to anyone who wants to keep abreast of news and events in Switzerland and is easily the best general interest English-language magazine available.

The subscription in Switzerland is Sfr. 54 for 10 issues (Sfr. 80 abroad) or Sfr. 102 (Sfr. 145 abroad) for 20 issues from: Swiss News, Köschenrütistr. 109, Postfach 4341, CH-8052 Zurich (tel. 01/302 76 06). New subscribers receive 12 issues for the price of 9, or 24 for the price of 17. Also available from news kiosks for Sfr. 6.

Switzerland

Switzerland is a monthly magazine published by the Swiss National Tourist Office (SNTTO), with a circulation of 22,000, mainly in Switzerland. It contains features on geography, history, culture, art, folklore and architecture, and each issue has a particular theme. The main text, which is in three languages (French, German and Italian) is supported by beautiful black and white photographs, with picture descriptions also in English. *Switzerland* also contains the most comprehensive calendar of forthcoming events available (as you would expect), with details of the month's concerts, theatrical performances, exhibitions, festivals, folklore and sporting occasions.

The annual subscription in Switzerland is Sfr. 59 (Sfr. 68 abroad) from: Bugra Suisse, Abonentendienst, REVUE Schweiz, Seftigenstr. 310, CH-3084 Wabern. Single copies can be obtained for Sfr. 7. from the Swiss National Tourist Office, Bellariastr. 38, CH-8038 Zurich (tel. 01/288 11 11).

APPENDIX E: WEIGHTS & MEASURES

Although most countries officially use the metric system of weights and measures, if you're from the UK or the USA (and a few other places) you may be more familiar with the imperial system, in which case the tables on the following pages will be of help. Comparisons shown aren't exact, but are close enough for the accuracy required in most everyday calculations.

Clothes sizes, apart from the different measurement systems used, can vary wildly depending on the manufacturer (as we all know only too well!). Try all clothes on before buying. Don't be afraid to return something if, when you try it on at home, you decide it doesn't fit or it's a different colour to what you imagined. All Swiss shops will exchange most goods or give a refund, unless they were purchased at a reduction during a sale.

Women's clothes:

Continental	34	36	38	40	42	44	46	48	50	52
UK	8	10	12	14	16	18	20	22	24	26
USA	6	8	10	12	14	16	18	20	22	24

Pullovers:

Women's

Mens

Continental	40	42	44	46	48	50	44	46	48	50	52	54
UK	34	36	38	40	42	44	34	36	38	40	42	44
USA	34	36	38	40	42	44	sm	medium	large	exl		

Note: sm = small, exl = extra large

Men's Shirts

Continental	36	37	38	39	40	41	42	43	44	46
UK/USA	14	14	15	15	16	16	17	17	18	

Men's Underwear

Continental	5	6	7	8	9	10
UK	34	36	38	40	42	44
USA	small	medium	large	extra large		

Children's Clothes

Continental	92	104	116	128	140	152
UK	16/18	20/22	24/26	28/30	32/34	36/38
USA	2	4	6	8	10	12

Children's Shoes

Continental	18	19	20	21	22	23	24	25	26	27	28
UK/USA	2	3	4	4	5	6	7	7	8	9	10

Continental	29	30	31	32	33	34	35	36	37	38
UK/USA	11	11	12	13	1	2	2	3	4	5

Shoes (Women's and Men's)

Continental	35	35	36	37	37	38	39	39	40	40
UK	2	3	3	4	4	5	5	6	6	7
USA	4	4	5	5	6	6	7	7	8	8

Continental	41	42	42	43	44	44
UK	7	8	8	9	9	10
USA	9	9	10	10	11	11

Weights:

Avoirdupois	Metric	Metric	Avoirdupois
1 oz	28.35g	1g	0.035oz
1 pound	454g	100g	3.5oz
1 cwt	50.8kg	250g	9oz
1 ton	1,016kg	1kg	2.2 pounds
1 tonne	2,205 pounds		

Note: g = gramme, kg = kilogramme

Length:

British/US	Metric	Metric	British/US
1 inch =	2.54cm	1cm =	0.39 inch
1 foot =	30.48cm	1m =	3.28 feet
1 yard =	91.44cm	1km =	0.62 mile
1 mile =	1.6km	8km =	5 miles

Note: cm = centimetre, m = metre, km = kilometre

Capacity:

Imperial	Metric	Metric	Imperial
1 pint (USA)	0.47l	1l	1.76 UK pints
1 pint (UK)	0.568l	1l	0.265 US gallons
1 gallon (USA)	3.78l	1l	0.22 UK gallons
1 gallon (UK)	4.54l	1l	35.211 fluid oz

Note: l = litre

Temperature:

Celsius	Fahrenheit
0	32 freezing point of water
5	41
10	50
15	59
20	68
25	77
30	86
35	95
40	104

The Boiling point of water is 100 degrees Celsius, 212 degrees Fahrenheit.

Oven temperature:

Gas	Electric	
	F	C
-	225-250	110-120
1	275	140
2	300	150
3	325	160
4	350	180
5	375	190
6	400	200
7	425	220
8	450	230
9	475	240

For a quick conversion, the Celsius temperature is approximately half the Fahrenheit temperature (in the range shown above).

Temperature Conversion:

Celsius to Fahrenheit: multiply by 9, divide by 5 and add 32.
Fahrenheit to Celsius: subtract 32, multiply by 5 and divide by 9.

Body Temperature:

Normal body temperature (if you're alive and well) is 98.4 (UK) or 98.6 degrees Fahrenheit (USA), which equals 37 degrees Celsius.

APPENDIX F: FOREIGN WORDS

English	German	French
A permit/seasonal permit	Saisonbewilligung	permis A/permis saisonnier
accident free	Unfallfrei	sans accident/non-accidenté
accident insurance	Unfallversicherung	assurance accidents
accident insurance law	Unfallversicherungsgesetz	loi sur l'assurance accidents
advanced secondary school	Sekundarschule	école secondaire
advertisement	Inserat	annonce
Aero-Club of Switzerland	Aero Club der Schweiz	Aéro Club de Suisse
aerogramme	Aerogramm	aerogramme
airmail	Luftpost	par avion
air rescue service	Schweiz. Rettungswacht	Garde Aérienne Suisse de Sauvetage
airport	Flughafen	aéroport
alcohol free	Alkoholfrei	sans alcool
aliens police	Fremdenpolizei	police des étrangers
alpine or downhill skiing	Ski Alpin	ski alpin
ambulance emergency call	Sanitätsnotruf	appel sanitaire d'urgence
annual permit/B permit	Aufenthaltsbewilligung	permis de séjour/permis B
apartment to rent	Wohnungen zu vermieten	appartements à louer
apprenticeship	Lehre	apprentissage
area allowance	Ortzuschlag	allocation locale
area council office	Bezirksamt	administration de district
area office (city)	Kreisbüro	bureau d'arrondissement
area school commission (city)	Kreisschulpflege	commission scolaire du district
arrivals	Ankunft	arrivée
Ascension Day	Auffahrt	Ascension
assurance of a residence permit	Zusicherung der Aufenthaltsbewilligung	assurance d'autorisation de séjour
attic apartment	Dachwohnung	appartement attique
automatic alarm call	Automatischer Weckdienst	service automatique de réveil
Automobile Club of Switzerland	Automobil Club der Schweiz	Automobile Club Suisse
avalanche danger	Lawinengefahr	danger d'avalanches
B permit/annual permit	Aufenthaltsbewilligung	permis B/permis de séjour
baby-sitter	Babysitter	babysitting
baby-sitting agency	Babysitter Vermittlungsbüro	agence de babysitting
bank card	Bankkarte	carte bancaire
basic tax value	Ordentliche Steuer/Einfache Steuer	Impôt de base
berth (train)	couchette	couchette
bicycle	Fahrrad	vélo/bicyclette
bicycle licence plate	Kontrollschild	plaque (d'immatriculation)
block time	Blockzeit	temps bloqué/heures de présence obligatoire
blue zone (parking)	Blaue Zone	zone bleue
book	Buch	livre
bonus	Gratifikation	gratification
border crosser (worker)	Grenzgänger	frontalier
borough	Bezirk	district
box number	Chiffre Nr.	chiffre no./boîte no.
Boxing Day	Stefanstag	26 décembre
business hours	Geschäftsstunden	heures de bureau
C permit	Niederlassungsbewilligung	permis d'établissement/permis C
cable television/radio reception	Kabelanschluss	réception par câble
call switching service (telephone)	Anrufumleitung	déviation d'appels
canton	Kanton	canton
cantonal health service	Kantonärztlicher Dienst des Gesundheitsdepartment	service médical cantonal

canton (general) hospital	Kantonsspital	hôpital cantonal
car accident	Verkehrsunfall/Autounfall	accident d'auto
car registration paper	Fahrzeugausweis	permis de circulation
car rental	Autovermietungen/Mietwagen	location de voitures
caretaker	Hauswart	conciërge
catalyser	Katalysator	catalyseur
central heating	Zentralheizung	chauffage central
central library	Zentralbibliothek	bibliothèque centrale
cent	Rappen	centime
certificate of residence	Wohnsitzbescheinigung	carte d'indigène/attestation de domicile
character reference	Leumundzeugnis	certificat de bonne vie et moeurs
chemist/pharmacy	Apotheke	pharmacie
child allowance	Kinderzulage	allocations familiale
child minding centre	Kinderparadies	paradis des enfants
child minding service	Kinderhütendienst	garderie d'enfants
Christmas Day	Weihnachtstag	Noël
church tax	Kirchensteuer	impôt du culte
cinema	Kino	cinéma
no circulars or junk mail	Kein Rundschreiben bitte	pas de publicité dans cette
please		boite S.V.P.
City Works - Electricity Gas & Water	Städtische Werke-Elektrizität Gas und Wasser	centrale sevices techniques: électricité, gaz, eau/ service industriel
cleaning lady	Putzfrau	femme de ménage
closed	gesperrt/geschlossen	barré/fermé
closed day (restaurant)	Ruhetag	jour de repos
collection form	Abholungseinladung	avis de retrait
commercial or business school	Handelsmittelschule	école de commerce
community	Gemeinde	commune
community office	Gemeindehaus	maison communale
commuter season pass	Streckenabonnement	abonnement de parcours
company pension fund	Berufliche Vorsorge (BVG)	Prévoyance Professionnelle (LPP)
compassionate leave	Sonderurlaub	congé spécial
compensation	Kompensation	compensation
compensation office (OASI/DI)	Ausgleichskasse	caisse de compensation
competition clause	Konkurrenzklausel/ Konkurrenzverbot	clause de non-concurrence
condom	Präservative	préservatif
confidential	vertraulich	confidentiel
contract	Vertrag	contrat
control test (vehicle)	Motorfahrzeugkontrolle (MFK)	contrôle des véhicules (à moteur)
Coop leisure centre	Coop-Freizeit-Center	centre de loisirs Coop
correction	Korrektur	annulation
Council of States	Ständerat	Conseil des Etats
counselling	Beratung	conseil
cross-country skiing	Langlauf/Ski Wandern	ski de fond/ski nordique
cross-country ski tracks	Langlauf-Loipen	loipes/pistes de ski de fond
customer card	Kundenkarte	carte client
customs office	Zollamt	bureau de douane
cycling map	Velokarte	itinéraire pour cyclistes
daily menu	Tagesmenu	menu de jour
danger	Gefahr/Lebensgefahr	danger
day mother	Tagesmütter	mamans de jour/ gardiennes d'enfants
day-care centre	Kinderhort	crèche
de-register (community)	Abmeldung	déclaration de départ
dental insurance	Zahnarztversicherung	assurance dentaire
dentist	Zahnarzt	dentiste
department store	Warenhaus	grand magasin
departures	Abfahrt	départ
deposit	Kaution/Anzahlung	caution/acomppte
dialect	Dialekt/Mundart	patois

diploma middle school	Diplommittelschule	école professionnelle
direct income tax	Quellensteuer	impôt à la source
direct federal tax	direkte Bundessteuer	impôt fédéral direct
Disability Insurance (DI)	Invalidenversicherung (IV)	Assurance d'Invalidité (AI)
discount coupon	Einkaufsbon/Bezugsschein	bon d'achat
distemper	Staupe	morve/maladie carré
doctor	Arzt	médecin
doctor's emergency service	Ärztlicher Notfalldienst	médecin de service
dormitory	Matratzenlager	dortoir
driving licence	Führerschein	permis de conduire
driving school	Fahrschule	auto-école
drug store	Drogerie	droguerie
dry cleaner	Chemische Reinigung	nettoyage à sec
Easter Monday	Ostermontag	Lundi de Pâques
ecology season ticket	Umweltschutzabonnement/ Umweltpass	le billet vert
education and training	Schulung und Ausbildung	enseignement et formation
emergency	Notfall	urgence
emergency clinic	Piquet-Dienst	permanence
emergency food supply	Notvorrat	provisions de secours
emergency medical Service	Ärztlicher Notfalldienst	médecin de service/ service secours médical
emergency telephone numbers	Notfallnummern	numéros d'appel en cas d'urgence
emergency treatment centre	Notfalldienst	service d'urgence
employment agency	Stellenvermittlungsbüro	bureau de placement
employment conditions	Arbeitsreglement	règlement de travail
employment contract	Arbeitsvertrag	contrat de travail
employment visa	Einreisevisum zum Stellenantritt	visa d'entrée pour prise d'emploi
eurocheque card	Eurocheckkarte	carte Eurocheque
European accident report form	Europäisches Unfallprotokoll	rapport européen des accidents routiers
excess charge	Selbstbehalt	franchise
exchange rate	Wechselkurs	cours de change
exhaust emission test	Abgastest	test anti-pollution
exhaust test certificate	Abgas-Wartungsdokument	fiche d'entretien du système antipollution
expenses	Spesen	frais
express mail	Express/Eilsendung	distribution par exprès/ envoi par exprès
extra costs	Nebenkosten (NK)	charges
eye specialist	Augenarzt	occuliste
family card	Familienkarte	carte-famille
fast train	Schnellzug	train direct
Federal Assembly	Bundesversammlung	Assemblée Fédérale
Federal Crossbow Shooting Society	Eidg. Armbrustschützen- Verband	Société Fédérale d'Arbaletriers
federal insurance	Bundesversicherung	assurance fédérale
federal judgement register	Strafregister	casier judiciaire
federal social security	Staatliche Vorsorge	prévoyance sociale
Federal Veterinarians Office	Bundesamt für Vetrinärwesen	Office Vétérinaire Fédéral
federal withholding tax	Verechnungssteuer	impôt anticipé
film for children	Kindervorstellung	spectacle pour enfants
fine	Busse/Strafe	amende
fire emergency call	Feuermeldestelle	feu centrale d'alarme
fire service tax	Feuerwehrsteuer	taxe d'exemption au service de feu
first-aid course	Nothelferkurs	cours de premier secours
flexi-time	Gleitzzeit	horaire mobile/horaire flexible
floor/storey	Geschoss/Stockwerk	étage
foreigner's permit	Ausländerausweis	livret pour étrangers
forest hut	Waldhütte	cabane
forwarding instructions	Nachsendungsauftrag	ordre de réexpédition
franc	Frank	franc
freezing point level	Nullgradgrenze	limite du degré zéro

French-speaking Switzerland	Westschweiz	suisse romande
frontier crossing permit	Grenzgängerbewilligung	permis frontalier/permis G
frontier health control clinic	Grenzsanitätsposten	poste sanitaire des frontières
full comprehensive insurance	Vollkasko	casco intégral/assurance tous risques
furniture	Möbel	meubles
G permit	Grenzgängerbewilligung	permis frontalier
garbage bag	Kehrichtsack	sacs à ordures
general household service	Hauspflege	aide familiale
general practitioner (GP)	Allgemein Praktiker	médecin généraliste
general season ticket	Generalabonnement	abonnement général
gifts (acceptance of)	Geschenkannahme	accepter des dons
Girls' Friendly Society	Verein der Freundinnen junger Mädchen	Association des Amis de la Jeune Fille
giro cheque	Auszahlungsschein	bulletin de paiement
giro payment form	Einzahlungsschein	bulletin de versement
giro payment form	Postanweisung	mandat de Poste
good appetite	en Guete	bon appétit
Good Friday	Karfreitag	Vendredi Saint
guest worker	Gastarbeiter	travailleur étranger
hairdresser	Coiffeur	coiffeur
head customs office	Oberzolldirektion	direction des douanes
health/cheers	Prost/zum Wohl	santé
health control clinic (frontier)	Grenzsanitätsposten	postes sanitaires de frontière
health food shop	Reformhaus	magasin de produits diététiques
health fund	Krankenkasse	caisse maladie
health insurance	Krankenversicherung	assurance maladie
health insurance form	Krankenschein	feuille - maladie/bulletin de maladie
helicopter rescue service	Helikopter Rettungsdienst	sauvetage par hélicoptère
high German	Schriftdeutsch/Hochdeutsch	bon allemand
high school	Gymnasium/Kantonsschule	gymnase/école cantonale
hiking map	Wanderwegkarte	carte de chemins pédestres
hiking path	Wanderweg	chemin pédestre
holder Pass	Inhaberabonnement	abonnement au porteur
holiday	Ferien	congé/vacances
holiday camp	Ferienlager	camps de vacances
hospital	Krankenhaus/Spital	hôpital
house rules	Hausordnung	règlement d'immeuble
house or open wine	offener Wein	vin ouvert
house contents insurance	Hausratsversicherung	assurance des effets mobiliers
housekeeping and nursing association	Haus- und Krankenpflegeverein	société des aides familiales et des soins à domicile
identity card	Identitätskarte	carte d'identité/ carte de légitimation
in service/in use	in Betrieb	en service
income tax	Einkommenssteuer	impôt sur le revenu
indoor swimming pool	Hallenbad	piscine couverte
insert card	Karte einführen	introduisez votre carte
insurance	Versicherung	assurance
insurance certificate OASI-DI	Versicherungsausweis AHV-IV	certificat d'assurance AVS-AI
interchangeable registration number	Wechselnummer	plaques interchangeables
international insurance 'green' card	Internationale Versicherungskarte für Motorfahrzeuge	carte internationale d'assurance automobile/carte verte
invalidity insurance	Invalidenversicherung (IV)	Assurance d'Invalidité (AI)
inventory	Hauszustand/Mängelliste	état des lieux/inventaire
kennel or cattery	Tierheim	liste d'erreurs
kennel cough	Zwingerhusten	refuge pour animaux
kindergarten	Kindergarten	toux canine
L permit	Aufenthaltsbewilligung L	école enfantine/jardin d'enfant
		permis de séjour L

labour exchange	Arbeitsamt	office du travail
lake Constance	Bodensee	lac de Constance
lake Lucerne	Vierwaldstättersee	lac des Quatre-Cantons
lake swimming pool	Strandbad	piscine naturelle/plage
language school	Sprachschule	école de langues
launderette	Wäscherei	blanchisserie
lawyer	Notar	notariat
licence plate (cycle or moped)	Kontrollschild	plaque
legal expenses (insurance)	Rechtsschutz (Versicherung)	assurance de la protection juridique
legal office	Notariat	notariat
life insurance	Lebensversicherung	assurance vie
loan	Darlehen	emprunt/prêt
local history and geography	Heimatkunde	étude du milieu
local train	Regionalzug/Lokalzug	histoire et géographie régional
lost property	Fundsachen	train régional
lost property office	Fundbüro	objets trouvés
low tariff	Niedertarif	bureau des objets trouvés
magazine	Magazin/Zeitschrift	tarif réduit
main railway station	Hauptbahnhof	revue/périodique
maturity (examination)	Matura	gare centrale
May Day	Tag der Arbeit	maturité
midday siesta	Mittagsruhe	Fête du Travail
Migros Association	Migros Genossenschaft	sieste
Migros Club School	Klubschule Migros	coopérative Migros
military service	Militärdienst	école club Migros
military exemption tax	Militärpflichtersatz	service militaire
moped	Motorfahrrad (Mofa)	taxe d'exemption du service militaire
motor registration office	Strassenverkehrsamt	vélomoteur
motor breakdown insurance	Autopanneversicherung	office de la circulation routière
motorcycle	Motorrad	assurance dépannage
motorway	Autobahn	moto
motorway exit	Ausfahrt	autoroute
mountain path	Bergweg	sortie
multi-ride ticket	Mehrfahrkarte	sentier de montagne
National Council	Nationalrat	carte multicourse
New Year's Day	Neujahr	Conseil National
newspaper	Zeitung	nouvel An
non-occupational accident insurance	Nichtbetriebsunfallversicherung	journal
non-smoking compartment	Nichtraucher	assurance accidents non-professionnels
notes (on giro payment form)	Mitteilungen	non fumeur
notice board	Notizbrett	communications
notice period	Kündigungsfrist	tableau d'affichage
nursery	Kinder-Paradies/Kinderhort	délai de résiliation
nursing service	Krankenpflege	paradis des enfants/crèche
occupational accident insurance	Betriebsunfallversicherung	soins aux malades
official timetable	Offizielles Kursbuch	assurance accidents professionnels
official test (car) fee	Prüfgebühr	indicateur officiel
Old Age and Survivors Insurance (OASI)	Eidgenössische Alters- und Hinterlassenversicherung (AHV)	taxe de contrôle/frais d'examen
open	offen	Assurance-vieillesse et survivants fédérale (AVS)
open fireplace	Cheminée	ouvert
optician or optometrist	Optiker	cheminée
organised walk	Volksmarsch	opticien
organised run	Volkslauf	marche populaire
out of order/out of service	ausser Betrieb	course populaire
outdoor swimming pool	Freibad	hors de service
overdraft	Kontoüberziehung	piscine en plein air
overnight accommodation	Nachtlager	dépassement de crédit
		gîte/logis

overtime	Überstunden	heures supplémentaires
padded 'jiffy' bag	Luftpolster Couvert	enveloppe capitonnée
parcel	Paket	paquet/colis
parking disc	Parkscheibe	disque de stationnement
parking space	Parkplatz	parking
part comprehensive	Teilkasko	casco partiel
part-time employment (second job)	Nebenarbeit	travail accessoire
party aerial (antenna)	Gemeinschaftsantenne	antenne collective
passenger cover	Insassen Vesicherung	assurance passager
patio	Gartensitzplatz	terrasse
payment order	Zahlungsauftrag	ordre de paiement
payment date	Fällig am .../Zahlbar bis ...	payable le .../échéance
payments and withdrawals	Ein- und Auszahlungen	versement et paiements
people's high school	Volkshochschule	université populaire
permanent residence permit	Niederlassungsbewilligung	permis d'établissement
permit	Bewilligung	permis
personal effects insurance	Mobiliarversicherung	assurance mobilière
personal liability insurance	Privat-Haftpflichtversicherung	assurance de la responsabilité civile privée
personnel department manager	Personalabteilungsleiter	chef de service du personnel
pet	Haustier	animal domestique
pharmacy	Apotheke	pharmacie
pharmacy form	Apothekerschein	feuille de pharmacie
playgroup	Spielgruppe	groupe de jeux
point-to-point season ticket	Streckenabonnement	abonnement de parcours
poison emergency (service)	Vergiftungsnotfall	intoxication en cas d'urgence
police emergency call	Polizei Notruf	police secours
police	Polizei	police
pollen count	Pollenbericht	pollen bulletin
position vacant	Stellenanzeiger	offres d'emploi
positions wanted	Stellengesuche	demandes d'emploi
postal code/zip code	Postleitzahl (PLZ)	marché du travail
postal Giro payment form	Postanweisung	numéro postal (NPA)
postcard	Postkarte	mandat de poste
postcheque account	Postcheckkonto	carte postale
poste restante	Postlagernd	compte de cheque postal
post-natal nurse	Säuglingsschwester	poste restante
post office cash dispenser	Postomat	nurse
pound (500 gr.)	Pfund	postomat
pregnancy	Schwangerschaft	livre
pre-high school	Progymnasium/Unter gymnasium/Bezirksschule	grossesse
primary school	Primarschule	progymnase
printed matter	Drucksache	pré-gymnasium/lycée inferior
private health insurance company	Krankenversicherungs- gesellschaft	école primaire
private health insurance scheme	Krankenversicherung	imprimé
private pension	Selbstvorsorge	compagnie d'assurance maladie
private pension fund	Alterssparheft	assurance maladie
private school	Privatschule	épargne personnelle
probationary period	Probezeit	caisse privée prévoyance-vieillesse
protection letter	Schutzbrief	école privée
public holiday	Feiertag	période d'essai
public telephone	öffentliche Sprechstelle	livret
public transport	öffentlicher Verkehr	jour fériés
purchase tax	WUST	téléphone publique
rabies	Tollwut	transport publique
radio licence	Radioempfangskonzession	ICHA
radio wire broadcasting service	Telefonrundspruch	rage
rail freight container	Alles Schlucker	concession de réception radio
real-estate agency	Immobilien	télédiffusion
		fourre-tout
		agence immobilière/régie

receipt	Quittung/Kasse-bon	quittance
receipt book	Empfangsscheinbuch	livret de réceptionnés
red zone (parking)	Rote Zone	zone rouge
reference	Zeugnis	attestation
refugee	Fluchtlings/Asylant	réfugié
regional timetable	Regionalfahrplan	horaire régional
register (in a community)	Anmeld	s'inscrire
register (a letter)	Einschreiben	enregistrer/recommander
registration plates	Polizeinummer/Autoschild	numéro d'immatriculation
registry office	Zivilstandsamt	bureau de l'état civil
regulars' table	Stammtisch	table des habitués
remand (detention)	Untersuchungshaft	prévention
reminder	Mahnung	rappel/somation
remnants	Restposten	surplus
removal cleaning	Umzugsreinigung	nettoyage pour remise
rental wanted	Mietgesuche	d'appartement
rented accommodation	Mietwohnung	demande de location
rent	Miete	appartement à louer
replacement car	Ersatzwagen	location/loyer
residence permit	Aufenthaltsbewilligung	véhicule du remplacement
resident's control department	Einwohnerkontrolle	autorisation de séjour
retirement	Ruhestand	contrôle d'habitants
return (mail)	Retour	retraite
return (ticket)	hin und zurück/retour	retour
road accident	Verkehrsunfall	aller-retour
road map	Strassenkarte	accident de route
road tax	Verkehrssteuer	carte routière
room for rent	Zimmer zu vermieten	impôt sur la circulation
rule book	Obligationsrecht	chambre à louer
St. Berchtold's Day	Berchtoldstag	droit des obligations
salary	Salär/Gehalt	le 2 janvier
salary account	Salärkonto/Lohnkonto	salaire
salary insurance	Salärausfallversicherung/ Salärlosenversicherung	compte salaire
salary statement	Lohnausweis	assurance salaire
salary weighting	Ortzuschlag	certificat de salaire
sale	Sonderverkauf/Ausverkauf	allocation locale
Salvation Army	Heilsarmee	soldes
Samaritans	Die dargebotene Hand	armée du salut
school grade (primary)	Stufe	la main tendue
school hike	Heimattag/Schulreise	degré
school holiday	Schulferien	course d'école
school identity card	Schulerausweis	vacances scolaires
season ticket	Abonnement	carte d'identité scolaire
seasonal permit/A permit	Saisonbewilligung	abonnement
seasonal worker	Saisonarbeiter	permis saisonnier/permis A
second-hand/used	gebraucht	saisonnier
second-hand store	Brockenhaus	occasion
secondary modern school	Oberschule	brocante
secondary school	Sekundarschule	école supérieure
servant	Diener/Dienerin	école secondaire
service numbers (telephone)	Dienstnummern	domestique
shopping centre	Einkaufszentrum	numéros de service
short ski	Kurzski	centre commercial
sick pay	Taggeld	ski-évolutif/ski moderne
single (ticket)	einfach	indemnité journalier
ski run	Piste	simple
skiing information	Schnee- und Pistenbericht	piste
skittles/bowling	Kegelbahn	bulletin d'enneigement
smoking compartment	Raucher	jeu de quilles
snow chains	Schneeketten	fumeur
snow tyres	Schneereifen/Winterreifen	chaîne à neige
		pneu neige

snow limit	Schneegrenze	limite d'enneigement
spa	Bad/Kurort	station thermale
stamp (postage)	Briefmarke	timbre
standing order	Dauerauftrag	ordre permanent
state school	öffentliche Schule	école publiques
statement (leaving employment)	Freigabe	libération
vignette (sticker)	Vignette	vignette
stopping sign (bus)	hält an	arrêt
student identity card	Studentenausweis	carte d'étudiant
subscription	Abonnement	abonnement
supermarket	Supermarkt	supermarché
surgery hours	Sprechstunden	heures de consultation
swimming pool	Bad/Schwimmbad	piscine
Swiss Alpine Club	Schweiz. Alpenclub (SAC)	Club Alpin Suisse
Swiss Angling Association	Schweiz. Sportfischer-Verband	Association Suisse des Pêcheurs
Swiss Association for Handicapped Sport	Schweiz. Verband für Behindertensport	Fédération Suisse de Sport Handicap
Swiss Badminton Association	Schweiz. Badminton-Verband	Fédération Suisse de Badminton
Swiss Basketball Federation	Schweiz. Basketball-Verband	Fédération Suisse de Basketball Amateur
Swiss Bobsleigh, Tobogganning and Sledge Association	Schweiz. Bobsleigh-, Schittel- und Skeleton-Sportverband	Association Suisse de Bobsleigh, Tobogganning et Skeleton
Swiss Boxing Federation	Schweiz. Boxverband	Fédération Suisse de Boxe
Swiss Broadcasting Corporation	Schweiz. Radio und Fernsehgesellschaft	Société Suisse de Radiodiffusion et Télévision
Swiss Camping and Caravanning Federation	Schweiz. Camping-und-Caravanning-Verband	Fédération Suisse de Camping et de Caravanning
Swiss Camping Association	Verband Schweiz. Campings	Association Suisse de Campings
Swiss Canoeing Federation	Schweiz. Kanu-Verband	Fédération Suisse de Canoë
Swiss citizenship/Swiss citizen	Schweizer Nationalität/Schweizer Staatsbürger	nationalité suisse/citoyen suisse
Swiss Company Sport Fédération	Schweiz. Firmensport Verband	Fédération Sportive des Groupements Corporatifs
Swiss Credit Bank	Schweiz. Kreditanstalt	Crédit Suisse
Swiss Curling Association	Schweiz. Curling-Verband	Association Suisse de Curling
Swiss Equestrian Sports Federation	Schweiz. Zentralverband für Pferdesport	Fédération Suisse des Sports Equestres
Swiss Federal Railways	Schweiz. Bundesbahnen (SBB)	Chemins de Fer Fédéraux (CFF)
Swiss federal social security	Eidgenössische Alters- und Hinterlassenversicherung (AHV)	Assurance-Vieillesse et Survivants fédérale (AVS)
Swiss Federation of Climbing Schools	Schweiz. Verband der Bergsteigerschulen	Ecole Suisse d'Alpinisme
Swiss Fencing Federation	Schweiz. Fechtverband	Fédération Suisse d'Escrime
Swiss Football Association	Schweiz. Fussballverband	Association Suisse de Football suisse allemand
Swiss German	Schwyzertüütsch	Association Suisse de Golf
Swiss Golf Association	Schweiz. Golf-Verband	Fédération Suisse de Gymnastique
Swiss Gymnastics Federation	Schweiz. Turnverband	Fédération Suisse de Handball
Swiss Handball Federation	Schweiz. Handball-Verband	Association Suisse de Vélidellisme
Swiss Hang-Gliding Association	Schweiz. Hängegleiter-Verband	Fédération Suisse de Tourisme Pédestre
Association of Swiss Hiking Trails	Schweizer Wanderwege	Société Suisse des Hôteliers
Swiss Hotel Association	Schweizer Hotelier-Verein	Guide Suisse des Hôtels
Swiss Hotel Guide	Schweizer Hotelführer	Ligue Suisse de Hockey sur Glace
Swiss Ice Hockey Federation	Schweiz. Eishockey-Verband	Union Suisse de Patinage
Swiss Ice Skating Federation	Schweiz. Eislauf-Verband	Association Suisse de Judo et Ju-Jitsu
Swiss Judo & Ju-Jitsu Association	Schweiz. Judo- und Ju-Jitsu-Verband	Fédération Suisse de Karaté
Swiss Karate Federation	Schweiz. Karate-Verband	Ligue Suisse de Hockey sur Terre
Swiss Land Hockey Federation	Schweiz. Landhockey-Verband	Fédération Suisse de l'Athlétisme
Swiss Light Athletics Fédération	Schweiz. Leichtathletikverband	

Swiss Motor Trade Association	Autogewerbeverband der Schweiz	Association Suisse des Automobilistes
Swiss National Association for Sport	Schweiz. Landesverband für Sport	Association Suisse du Sport
Swiss National Day	Bundesfeiertag	Fête Nationale
Swiss National Day stamp	Bundesfeiermarke	timbre de la fête nationale
Swiss National Tourist Office	Schweiz. Verkehrszentrale (SVZ)	Office National Suisse du Tourisme (ONST)
Swiss ordnance survey map	Landeskarte der Schweiz	carte nationale de la Suisse
Swiss Rifle Society	Schweiz. Schützenverein	Société Suisse des Carbiniers
Swiss Rowing Federation	Schweiz. Ruderverband	Fédération Suisse des Sociétés d'Aviron
Swiss Rugby Federation	Schweiz. Rugby-Verband	Fédération Suisse de Rugby
Swiss Ski Federation (SSF)	Schweizerischer-Skiverband	Fédération Suisse de Ski
Swiss Ski-bobbing Federation	Schweiz. Skibob-Verband	Fédération Suisse de Skibob
Swiss Spa Association	Verband Schweizer Badekurorte	Association des Stations Thermales Suisses
Swiss Squash Rackets Association	Schweiz. Squash Rackets-Verband	Association Suisse de Squash Rackets
Swiss Student Travel	Schweizerischer Studentenreisedienst (SSR)	Voyages SSR
Swiss Subaquatic Sports Federation	Schweiz. Unterwassersport-Verband	Fédération Suisse des Sports Subaquatiques
Swiss Swimming Federation	Schweiz. Schwimmverband	Fédération Suisse de Natation
Swiss Table Tennis Federation	Schweiz. Tischtennisverband	Fédération Suisse de Tennis de Table
Swiss Tennis Association	Schweiz. Tennis-Verband	Association Suisse de Tennis
Swiss Travel Savings Fund	Schweizer Reisekasse (REKA)	Caisse Suisse de Voyage
Swiss Volleyball Federation	Schweiz. Volleyball-Verband	Fédération Suisse de Volleyball
Swiss Waterskiing Federation	Schweiz. Wasserski-Verband	Fédération Suisse de Ski Nautique
Swiss Windsurfing Federation	Schweiz. Windsurf-Verband	Fédération Suisse de Planche à Vol
Swiss Youth Hostel Association	Schweiz. Bund für Jugendherbergen	Fédération Suisse d'Auberge de la Jeunesse
tax accountant/adviser	Steuerberater	conseiller financier/fiduciaire
tax bill	Steuerrechnung	prélèvement fiscale
tax-free registration plates (car)	Zollschilder	plaques d'immatriculation douanières
tax office	Steueramt	bureau des impôts
tax reclaim form (export)	Ausfuhrschein/Zollschein	fiche d'exportation/feuille d'exportation
teacher training school	Lehrerseminar	séminaire inférieur
technical school	Realschule	école technique
TeleAlarm call service	Telefon-Notruf	téléphone-alarme
telegraph giro payment	Telegrafische Postanweisung	mandat de poste télégraphique
telephone area registration office	Telefon-anschluss	téléphonique
telephone directory	Kreistelefondirektion	direction d'arrondissement des télécommunications
telephone (exchange of)	Telefonbuch	annuaire téléphonique
telephone installation	Apparateaustausch	échange d'appareils
telephone registration form	Telefoninstallationen	installation téléphonique
television licence	Anmeldeformular Telefon	formule d'annonce téléphone
television & radio registration form	Fernsehempfangskonzession	concession de réception de télévision
test fee (car)	Meldeformular Radio und Fernsehen	formule d'annonce radio et télévision
telephone repair service	Fernsehen	taxe de contrôle/frais d'examen
third party	Prüfgebühr	service des dérangements
third party insurance	Störungsdienst	responsabilité civile
thirteenth salary	Haftpflcht	assurance responsabilité civile
ticket	Haftpflchtversicherung	13ième salaire
three pillar system (social security)	13. Salär	billet
	Fahrkarte	système des 3 piliers
	3-Säulen-Konzept	

ticket validation machine	Entwerter	oblitérateur
tip	Trinkgeld	pourboire
Touring Club of Switzerland	Touring Club der Schweiz	Touring Club de Suisse
tourist information	Touristikinformation	information touristique
traffic jam	Stau	embâcle
trainee	Praktikant	stagiaire
transfer tax	Übertragungssteuer	impôt sur les transferts
Transport Club of Switzerland	Verkehrs-Club der Schweiz	Association Suisse des Transports
travel expenses	Reisespesen	frais de voyage
travel insurance	Reiseversicherung	assurance voyage
triple pillar system	3-Säule-Konzept	système des 3 piliers
unemployment insurance	Arbeitslosenversicherung	assurance chômage
unexploded shell (reporting office)	Blindgänger-Meldezentrale	centrale d'annonces de ratés
Union of Swiss Yacht Clubs	Union Schweiz. Yachtclubs	Union Suisse du Yachting
university	Universität	université
unleaded (petrol)	Bleifrei	sans plomb
urgent business counter	Dringlichkeitsschalter	guichet d'urgence
used car	Occasionswagen	voiture d'occasion
vehicle breakdown service	Strassenhilfe	secours routier
veterinary hospital	Tierspital	hôpital pour animaux
veterinary surgeon	Tierarzt	vétérinaire
visa (multiple-entry)	Dauervisum	visa permanent
visa for taking up employment	Einreisevisum zum Stellenantritt	visa d'entrée pour prise d'emploi
visitor's tax	Kurtaxe	taxe de séjour
Vita exercise course	Vita-Parcours	Vita-parcours
wealth tax	Vermögenssteuer	impôt sur la fortune
Whitsuntide	Pfingsten	Pentecôte
will	Testament	testament
without a guarantee	ohne Garantie	sans garantie
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Z plates	Zollschilder	plaques d'immatriculation
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- How to find a job with a good salary and conditions
- How to obtain a residence permit
- How to avoid and overcome problems on arrival
- How to find suitable accommodation
- How to make the most of post office and telephone services
- How to get the best education for your family
- How to make the best use of public transport
- How to survive motoring in Switzerland
- How to obtain the best health treatment
- How to insure yourself against all eventualities
- How to make your Swiss francs go further
- How to make the most of your leisure time
- How to enjoy the Swiss sporting life
- How to find the best shopping bargains
- How to ensure a smooth departure from Switzerland
- How to do numerous other things not listed above

Living and Working in Switzerland is the most comprehensive and up-to-date source of information available about everyday life in Switzerland. It isn't, however, another boring text book, but an interesting and entertaining guide, written in a highly readable and amusing style.

Buy this book and discover what it's really like to live and work in Switzerland.

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